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FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

A BROKER AT EIGHTEEN; OR, ROY GILBERT'S WALL STREET CAREER.

By A SELF-MADE MAN.



Crash! A heavy missile struck the office window, wrecking the pane. The startled Roy sprang from his chair amid a shower of splintered glass. Will Church and his sister started back in consternation, while the office boy looked thoroughly frightened.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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A BROKER AT EIGHTEEN

OR,

ROY GILBERT'S WALL STREET CAREER

By A SELF-MADE MAN

CHAPTER I.

ROY GILBERT AND ROSIE WOOD.

"Look here, Jim Crawford, can't you leave that girl alone?" cried Roy Gilbert, a bright-faced, energetic-looking lad, laying his hand on the arm of a stout, pock-marked A. D. T. messenger. The latter was teasing, in a rough way, a sweet-faced little flower girl of fifteen in front of the Sub-Treasury Building, at the corner of Wall and Nassau streets, one sunshiny morning.

"What are you buttin' in for?" snarled Crawford. "This gal ain't nothin' to you."

"It makes no difference whether she's anything to me or not," retorted Roy, in a resolute tone, "you haven't any right to interfere with her. This isn't the first, nor the second time you've annoyed her, so I want you to quit it."

"Who gave you the right to hand out orders to me?" snorted Crawford. "You're puttin' on altogether too many lugs for a Wall Street messenger. First thing you know you'll run ag'in my fist, and then maybe you'll haul in your horns."

"I'm not worried about running against your fist. I don't believe you've got sand enough to use them. Fellows of your stamp don't generally have."

"What do you mean by that?" said Crawford with an ugly look.

"Just what I said."

"Are you lookin' for a run-in with me?"

"Not unless you persist in bothering this girl."

"Who's botherin' her? I was only lookin' at her flow-ers!"

"You know that's a lie, Jim Crawford. I saw what you were doing."

"I don't care what you saw. I wish you'd mind your own business."

"That's what I'm doing. I consider it's my duty to protect Rosie from such chaps as you. If the officer on the beat had been around he'd have made short work of you, I can tell you that. I advise you to look out for him, for he won't stand for anyone getting funny with Rosie."

"Aw, you make me sick!" growled Crawford, turning on his heel and walking off.

The cause of this altercation had drawn off and stood looking at the two boys with an uneasy expression, as if she was afraid there might be a fight on her account.

When Jim Crawford departed she looked much relieved, and smiled gratefully at Roy as he walked over to her.

"You are very kind, Roy Gilbert," she said in a sweet voice, "but I don't want you to get into any trouble over me."

"You needn't worry about me, Rosie. I can take care of myself. I know Crawford like a book. He's a bluff and a bully. He hasn't courage enough to tackle a fellow his own size unless it was to hit him when his back is turned. He likes to bulldoze persons who are no match for him—yourself, for instance. That's the kind of a chap he is."

"I'm afraid of him."

"I don't think he'll annoy you any more. If he does, tell me or the officer of the beat. The policeman would fan his legs with his club."

The girl smiled, and picking out one of her nicest bou-tonnieres pinned it on the lapel of Roy's jacket.

"Thanks, Rosie. Here's your nickel."

"No. I won't take any money for it."

"Oh, but you must. You can't afford to give your flowers away in that reckless fashion. You've got an old father to support."

"And haven't you somebody to support, too?"

"Yes. I've a mother and a little sister who is going to school."

"Then you need the money as much as me."

"That's true. I need money as much as you, but I can afford to be extravagant to the extent of a nickel once in a while, so take it."

She accepted the coin reluctantly.

"You're a nice boy, and I like you very much."

"Thanks, Rosie. I like you very much, too. I wish I could afford to buy a boutonniere from you every day. If I was a broker, I would."

"Do you expect to be a broker some time?"

"I do, if luck runs my way."

"Then you shall be lucky."

"How?" replied Roy, regarding her with new interest.

The girl put her hand in her pocket and drew out a little wallet.

She opened it with her disengaged hand.

"You haven't a rabbit's foot there, have you?" grinned Roy.

"Oh, no. I've a lucky charm that I'm going to give you."

"Hadn't you better keep that yourself, Rosie? I think you need it."

"This charm I can spare, because I wear the other half of it around my neck. The old woman who gave me both told me to wear one and give the other to some one I could trust. She said it would bring wonderful good fortune to that person, and in the end would—but I cannot tell you that. It is my secret," she said, looking down with a heightened color.

She took out the half of a golden circlet, on which some strange characters were engraved, and put it in his hand.

"Wear this around your neck day and night. Promise me you will, and it will bring you prosperity."

"All right, Rosie. I'll do it to oblige you," he laughed. "It's about time that my luck changed for the better, for I've had a pretty rocky time of it since my father died, three years ago."

"Your luck will change if you wear that broken ring, and mine will change, too."

The girl spoke with great seriousness.

It was evident that she had a superstitious confidence in the lucky properties of the charm, as she called it.

"If by wearing this broken ring I can change your luck for the better, too," said Roy, "count on me for giving it a trial anyhow."

He put the broken circlet carefully away in his pocket, intending to follow her request just for the fun of the thing, not that he was superstitious enough to believe that there was anything in it.

He liked the sweet-faced little flower girl, who was the daughter of a poor old violin-maker, whose sight had given out and thrown him upon his only child for support.

For the past three months she had been coming nearly every day to Wall Street, where she took her stand on the

curb in front of the Sub-Treasury with a board full of bou-tonnières, which she offered to the public at five cents each.

She also carried a box with an additional supply, and, as a rule, she sold out inside of three or four hours, for many brokers had got into the habit of patronizing her daily, usually giving her double price, and often a quarter for a bunch which she pinned on their coats for them in a dainty, childish way that flattered them.

Roy had got acquainted with her one day by rescuing her box from the pilfering hands of a couple of bootblacks, and after that she always smiled when he noticed her in passing.

Their actual friendship began when he interfered to protect her from the first aggressions of Jim Crawford, who found a pleasure in trying to frighten her.

It was just like Roy to do such a thing, for he was a boy who could not stand by and see the strong oppress the weak, particularly when the weaker party happened to be an inoffensive girl.

He had a sister and a mother who looked to him for protection as well as support, and he had trained himself to meet the responsibility.

His home was a modest little flat of four rooms in Harlem, and his mother had a struggle to maintain the little household on his wages of \$9.

He managed to pick up enough extra money in the course of the week to pay his carfare and lunches, but he seldom had any funds to spend on amusements.

He always looked neat and clean in his attire, and was particularly careful of his clothes because it was no easy matter for him to get a new suit.

Taken altogether, he was a manly, self-reliant boy, well liked by his employer, George Howland, a stock broker, of No. — Wall Street, and by all who knew him, with probably the single exception of Jim Crawford, whose opinion wasn't worth considering in the matter.

After accepting the ring from Rosie Wood, Roy bade her good-bye and started for his office, whither he was returning after executing an errand to the Astor Building.

The office was on the second floor of a big building that had several hundred tenants.

People were continually coming in and going out at the main entrance during business hours, and the elevators were always shooting up and down at a rate that made nervous people dizzy.

Roy had been on the run ever since half-past nine that morning, and when he reached the reception-room on this occasion he was glad to take his seat and rest his bones.

CHAPTER II.

WAS IT A COINCIDENCE, OR DID THE CHARM WORK?

Roy took up a copy of the *Wall Street Argus* to pass the time till his services were called for.

He had read one or two paragraphs of financial intelligence when the door opened and in walked his chum, Will Church, who worked for a broker in the Vanderpool Building in Exchange Place.

"Hello, Will!" he exclaimed.

"Hello, Roy! Is Mr. Howland in?"

"No. Over at the Exchange."

"I stopped in there before I came here, and he wasn't on the floor."

"Then I can't tell you where he is. Is your note specially important?"

"I couldn't tell you. All messages are usually specially important."

"You'll have to leave——"

The entrance of Mr. Howland at that moment cut him short.

Will handed him the note.

The broker tore it open and read it.

"All right. No answer. Here, Roy, I want you to take this package of bonds down to the National Trust Company. Give it to Mr. Brown, the treasurer, and get his receipt."

"Yes, sir," replied Roy, taking the package and starting off.

Will was waiting for him at the entrance, and they started up Wall Street together at a rapid pace.

"If I had \$50 I think I could make a stake," said Will.

"How?" asked Roy.

"I heard three brokers in our office this morning talking about V. & S. They talked as if it was a foregone conclusion that the stock was going to rise within a few days."

"I wouldn't be surprised if prices improved all around. Every stock in the market is down below its usual figure."

"Every stock, eh? Do you keep the run of the market?"

"I do."

"What for?"

"To keep abreast of the times in Wall Street. I like to know just what is going on. I got a \$5 bill from our landlord last week for giving him a general idea of the tone of the market, and what, in my opinion, was likely to happen to a certain stock inside of the next fifteen days. That bill came in mighty handy, for mother needed money badly that day, not but what we always need money badly. It's a chronic complaint with us."

"Do you read all the financial news?"

"Yes. I read everything connected with the business that I can get hold of."

"Pretty dry reading, isn't it?"

"Not to me. I'm interested in everything that concerns Wall Street."

"I guess you're thinking of becoming a broker one of these days."

"That is the height of my ambition."

"It takes experience and—money."

"I'm trying to get the experience as fast as I can; as to the money, that is a horse of a different color. There's loads and loads of money down here, but it isn't circulating very fast among us messengers."

"That's right. Come down New Street. It's just as near for you."

The boys turned into that narrow thoroughfare.

As they passed the messengers' entrance to the Exchange several boys came dashing out.

One of them was Jim Crawford, and he scowled at Roy as soon as he saw him.

"Crawford gave you an awful black look," remarked Will. "He must have a grouch against you."

"He has."

"What about?"

"He's sore on me because I stopped him from annoying Rosie Wood, the flower girl, who stands in front of the Treasury Building."

"Oh, that's it! He was trying to mash her, I suppose. She's a pretty girl."

"She's all right. She supports her poor old blind father."

"You've been talking to her, then?"

"Yes. We're kind of friendly."

Will grinned.

"I leave you here," he said, when they reached the corner. "See you at the station at four o'clock."

"All right," answered Roy, starting up Exchange Place toward Broadway.

Reaching that main artery, he turned down in the direction of the Battery.

In the middle of the second block was the National Trust Company.

Roy entered through the arched brown-stone entrance and made his way to the treasurer's office.

Here he delivered his package, for which, after it was duly examined, he received a receipt and started back for Wall Street.

The thoroughfare was crowded at that hour, with men mostly, going in both directions.

Roy was hurrying along near the curb.

Suddenly two messenger boys dashed out of a doorway and cutting through the mob butted into Roy and knocked him into the street.

His hat went rolling under an express wagon drawn up alongside the curb.

The boys laughed and darted across the street, narrowly missing being run down by an electric car.

For a moment Roy was pretty mad as he picked himself up and looked for his hat.

There wasn't any use of kicking, however, as the boys had vanished, so he crawled under the wagon and reached for his hat.

As he pulled it toward him he saw what seemed to be a thin wallet lying on the ground, so he reached for that, too, grabbed it, and made his escape from his awkward position.

"By George! it is a pocketbook!" he exclaimed. "I wonder if there's anything of value in it?"

He removed the rubber band and opened it.

Six brand-new \$100 bills were folded in it.

"Gracious!" he ejaculated. "Here's a find for fair!"

There was nothing else in the wallet, not even a scrap of paper.

Not the slightest clue to the owner of the money.

Roy put it in his pocket and hurried on.

"Somebody is out \$600," he said to himself. "Well, probably it will be advertised for, and I can return it."

Never for a moment, as hard up as the boy was, and as useful as he knew that windfall would prove to his mother, did he think of appropriating it to his own use without an effort to find out the owner of the money.

That was the way he had been brought up.

He was as honest and as honorable as the day is long.

To keep what didn't rightfully belong to him, if there was a chance of restoring it, was not his way of conducting himself.

When he got back to the office he made another examination of the wallet, but the result was the same.

Finally he sealed it up in an envelope, put his name on the outside, and asked the cashier to put it in the safe.

Then he sat down and began to think how long he ought to leave the money untouched in case he wasn't able to discover the owner.

"Mother and Jessie need clothes badly, and a new suit would look pretty well on me," he mused. "In fact, there are a whole lot of things we want in the worst way. We could make a \$100 bill look as if it had been struck by lightning. Some people in this world have more than they want, while others—well, what's the use worrying over things? It won't mend them any sooner. That money may represent a small fortune to the loser, or it may only count as so much pocket money. Who can tell? Well, if the person can't afford to lose it I hope he advertises for it, and that I see the advertisement; but if a rich man lost it, I hope he'll forget all about it, and then mother, Jennie and I, for once in our lives, will be on Easy Street."

At that moment the cashier called him over to his desk, handed him the bank book with the day's deposits, and Roy made a line for the corridor outside.

He didn't say anything to Will Church about his find when he met him at the station, but Will had a whole lot more to say about V. & S. stock.

He had heard his employer advise a big customer that afternoon to buy the stock, and the customer gave him an order for 1,000 shares at the market, 47.

"There isn't any doubt in my mind but it will go up maybe ten points. If I could buy even five shares on a margin," he said, "I'd stand to double my money."

Roy thought of the money in the wallet in the office safe, and figured that he could buy 100 shares of V. & S. on a margin if the money were only his to do with as he pleased.

Then if the stock went up ten points he would be in line to make \$1,000.

A thousand dollars looked as big as the capital of some of the banks to him at that moment.

The temptation to use the money for that purpose would have been almost irresistible with most boys, and we don't say that Roy wasn't tempted, too; but his character was strong enough to enable him to resist it, and he tried to forget it by bringing up another subject for conversation.

When he got home he told his mother about his find, and she agreed that he had no right to touch it until he had exhausted every reasonable effort to find the owner.

At the supper table he remembered the broken circlet Rosie had given him with the statement that it would surely bring him good luck if he wore it continuously.

"Whew!" he ejaculated, pausing with his teacup half way to his mouth. "Did that have anything to do with my finding that wallet?"

The very suggestion fairly thrilled him.

"What are you talking about, Roy?" asked his mother.

Then he told her about Rosie Wood, and exhibited the broken circlet she had given him as a talisman of good fortune.

"It's a singular coincidence, isn't it, mother, that I should find that wallet with so much money in it, and no clue to the owner, after getting this charm, if such it is? I don't know what to think of it. I've been nearly three years in Wall Street, and never found anything of value larger than a fifty-cent piece before. What do you think of it?"

"I think it is merely a coincidence, Roy," she replied. "There is really no such thing as lucky charms."

"I suppose not, mother, but thousands of people believe in them just the same. The colored bootblack at the corner carries a rabbit's foot for luck, but I don't see that he is specially fortunate. The first coin he takes in in the morning he spits on. I asked him what he did it for, and he said if he didn't he would do scarcely any business all day. I could mention a whole lot of similar things, which only goes to show that people are still superstitious in spite of the advanced times."

"Well, my son, so many coincidences happen to strengthen their views that it is little wonder such notions exist. Now Mrs. Peters, next door, asserts that the reason her son lost his position, and has not had any steady work since, is because he broke a looking-glass. She says he won't have any luck for seven years."

"As far as I can see, Ben Peters hasn't made any great effort to get a situation. If he got out and did a little hustling he might break his ill luck."

"What are you going to do with this charm?" smiled his mother, handing it back to him.

"Don't laugh at me, mother, but I promised Rosie I'd wear it, and I'm going to keep my word."

"There is no great harm in your doing so," she replied. "But as the girl, you say, wears the other half herself, and does not seem to be very fortunate, you can hardly expect it to do you any good."

"She told me that her luck would turn for the better, too, if I wore it."

Mrs. Gilbert smiled incredulously, and the subject was dropped.

That evening Roy persuaded his sister to part with a small piece of baby blue ribbon, and he used it to secure his talisman around his neck.

When he went to bed his sleep was visited by a singular dream.

He thought that he was afloat on a great luminous sea in half a golden boat shaped like the broken circlet, with the same strange characters engraved on it.

Presently out of the hazy distance floated its counterpart bearing a lovely girl, whose face he recognized as Rosie's.

As the half-boats approached each other Rosie held out her arms to him.

Some attraction brought the two floating objects together until they joined in one perfect ring like a large life-preserver, and Rosie, throwing her arms around him, kissed him and seemed to be perfectly happy.

Together they floated over the cloudy sea, and gradually he noticed that bags of money gathered around their feet,

each bearing some familiar initials, only one of which stood out clear and distinct, and that was V. & S.

Rosie pointed to that and then to the distant horizon where for a moment he saw outlined the entire frontage of the New York Stock Exchange.

Then he awoke to find that it was morning and time to get up.

CHAPTER III.

IN WHICH V. & S. PROVES A REAL WINNER.

Roy was so silent and thoughtful at the breakfast table that his mother asked him what he was thinking about.

"I'm thinking about a remarkable dream I had last night," he answered.

"Oh, do tell us, Roy!" said his sister coaxingly.

"All right, but don't laugh at it, please."

"Oh, we won't laugh," Jessie assured him.

So Roy told his dream.

"Isn't that singular!" exclaimed his sister. "What do you suppose V. & S. means?"

"That's the name of a railroad stock that Will Church told me he expected to see rise in price."

"And it got mixed up in your dream."

"It looked as if Rosie was trying to tell me that there was money in it for me. Do you know, if that \$600 was mine I'd be strongly tempted to use \$500 of it in buying 100 shares of V. & S. on margin," said Roy.

"You mustn't place too much dependence in a dream, my son," said his mother. "Dreams are really nothing but reflections of our waking thoughts."

"Dreams usually go by contraries, any way," interjected Jessie.

"That's right, I guess. Ben Peters told me that he dreamed that a certain horse that was advertised to run in a race at one of the tracks won the race he was in. He went to a pool-room next day and put up all his funds on the animal, expecting to make a wad."

"Did the horse win?" asked his sister.

"He did—not. He came in last, and Ben was out his dough."

When Roy was returning from an errand at eleven o'clock Rosie was selling her flowers as usual in front of the Sub-Treasury.

Somehow or other she looked different to Roy than she ever had before.

He began to regard her with a new interest.

"I always thought her pretty," he said to himself, "but I never felt so attracted to her before. It seems as if——" He paused and regarded her intently. "As if she had suddenly become very dear to me. Last night in my dream she kissed me, and I can feel the tingle yet on my lips. I felt as if I could float with her forever in that golden boat. But then it was only a dream, and dreams mean nothing, so mother says."

Just then Rosie glanced his way and saw him.

Her face lighted up with that same blissful smile he had seen in his dream, and her eyes drew him quickly to her side.

"Well, how are things coming this morning, Rosie?" he asked lightly, looking into the liquid depths of her eyes.

Instead of answering him as usual, a curious shyness seemed to have come over her in his presence.

A deep flush mantled her cheeks, and she dropped her eyes to the sidewalk.

"Why, what's the matter with you, Rosie?" he asked in some surprise. "You aren't going back on me, are you? Why, I dreamed about you last night."

She raised her eyes in a startled, wistful way.

"And I dreamed about you, too," said she softly.

"The dickens you did! I thought we were in a round boat together——"

"That was my dream, too," she said eagerly. "In the clouds."

"That's right," replied the astonished young messenger. "And there were bags of gold in the boat."

She nodded.

"With letters on them. You pointed to one marked V. & S. and you said——"

Biff!

A good-sized, over-ripe apple struck Roy's hat and sent it spinning against the granite steps of the Sub-Treasury.

Gilbert turned angrily around and caught sight of Jim Crawford's grinning face peering at him from around the corner of the Morgan Bank steps.

Roy started after him at once, without waiting to recover his hat, and Crawford flew down Broad Street like the wind.

Gilbert couldn't catch him, and had to give up the pursuit.

When he returned to Rosie she had his hat in her hand and was waiting on two brokers.

"Thanks, Rosie, for picking it up. The fellow I called down yesterday for bothering you threw that rotten apple at me. I'll polish him off some day in a way he won't like."

Rosie picked up a boutonniere and started to pin it on his jacket.

"Not this morning, Rosie. I can't afford the nickel."

"You must accept this one from me—please do!"

He yielded.

"By the way," he said, "that charm of yours has worked already. I found a wallet yesterday afternoon with \$600 in it."

She stared at him.

"That's right. But, of course, I can't touch the money. It belongs to somebody. In case the owner doesn't turn up, then it will be mine; but that will take time."

"Six hundred dollars," she said. "That is a fortune."

"Not in Wall Street. Think of the millions in gold stored in the vaults of this building," he added, nodding at the Sub-Treasury. "You could swim in it."

"Some day you'll have a real fortune," she said.

"I hope so. But it seems too good to be true," he laughed.

"It will be true if—you wear the charm."

"If I was sure the charm would help the good work along I'd——"

"But you will wear it, won't you?" she asked almost pleadingly.

"Sure! I've got it on now. I'm going to wear it for your sake."

She gave him a look that thrilled him through and

through, and then a customer stopping before her, Roy walked off to his office.

"I wonder if I'm falling in love with that girl?" he asked himself as he went along. "I never felt so funny about a girl before. There's Will's sister Grace. She's as nice as they come. I thought she was just the kind of girl that would suit me from the ground floor up, but ever since yesterday she's taken a back seat with me, while Rosie—— Pshaw! Wake up, Roy Gilbert, and don't get to mooning over a flower girl, even if she has the face and the disposition of an angel."

All day long Roy hustled as messenger boys have to hustle, but if he thought of Rosie once he thought of her fifty times, and he also thought a good bit about V. & S., which had advanced to 48.

He had looked at the lost and found notices of two big dailies, but saw nothing referring to the wallet.

Perhaps he was glad that he didn't. Do you blame him?

Next morning Roy looked over the papers again, with no better result.

That day V. & S. went up another point, and the boy noted that fact with great interest.

If he hadn't, Will Church would have called it to his attention any way.

The third morning still showed no advertisement about the wallet, but one of the papers called attention to V. & S. in a way that told Roy there would surely be something doing in the stock before long.

"I've a great mind to borrow \$500 of that money and put it into V. & S.," he said to himself. "I feel it in my bones that the stock is a winner, and I hate to let such a good chance to make some money, that I need so badly, slip away."

He looked at the ticker frequently, and saw that the stock was mounting a fraction at a time, and he grew so restless over the matter that he could hardly sit quiet in the office.

Then he recalled what Rosie said about her dream.

"Funny she should happen to dream the same thing I did. And she saw V. & S., too, on one of the bags. What could have put those letters into her head? She knows nothing about Wall Street stocks. Perhaps two brokers spoke about the stock while buying boutonnieres of her. In no other way could she get those initials so pat. The whole thing is very mysterious to me. Something is certainly urging me to buy V. & S. Is it because I know I can put my hands on the price—or what?"

That day V. & S. closed at 49½.

Roy saw the figures on the tape.

Closing his jaws with a snap, he went straight to the cashier and asked him for the envelope.

Half an hour later he entered a little bank in Nassau Street that accepted small commissions to buy current stocks, and asked the margin clerk to buy for his account, on the usual ten per cent. margin, 100 shares of V. & S. at the market next morning when the Exchange opened.

He handed over five of the six new \$100 bills and took his memorandum.

"I've crossed the Rubicon and burned my boats behind me. It is now up to Rosie's charm to land me a winner. I believe I'll come out ahead."

His belief had an unexpected shock next day, when V. & S. dropped to 48 shortly after the market opened.

However, it recovered to 49½ before the day's business was over.

That day he stopped to exchange a few words with Rosie, and this little attention on his part seemed to make her very happy.

Next day was Saturday, and Roy didn't look for much in his stock, as there was only a two-hour session at the Exchange.

Contrary to his expectations, the whole market took a boom, and V. & S. went up to 52.

At eleven o'clock on Monday an announcement was made in the Exchange that set the brokers tumbling over one another in an effort to buy V. & S.

After a few thousand shares came to the surface the supply seemed to dry up, and then, under spirited bidding, the stock went up to 58.

The rising market brought a crowd of lambs into the Street, as usual.

Their money was welcomed with open arms.

The hum of business could be heard, as it were, all over the district.

Roy watched V. & S. with the eyes of a hawk, and he grew intensely excited as on Tuesday it rose into the 60's, finally closing at 67.

On Wednesday it rushed to 75.

"I'm not going to take any more chances on it," he muttered, all a tremble with the knowledge that he stood to win \$2,500 at the present point.

Although he scarcely had a moment he could call his own between ten and after three, he managed to take the time necessary to run to the bank and order his 100 shares sold.

They were disposed of inside of ten minutes at 75½.

As soon as he felt confident that he was out of it, and saw that V. & S. still held its own, he felt like a boy walking in the clouds.

During all this time he had in duty bound watched the papers for an advertisement about the lost wallet, but nothing appeared.

That night he decided to take the remaining hundred-dollar bill home to his mother and tell her to use it.

When he offered it to her she seemed reluctant to take it.

"The owner may yet turn up, my son," she said.

"Well, let him. I've just made \$2,500 out of his money in V. & S. stock, so we can safely use any part of the \$600 we want."

Mrs. Gilbert looked at her son in surprise and incredulity.

"You have made \$2,500?"

"Yes, mother, I've actually made it. I reckon that charm has worked to the queen's taste. I'm beginning to believe that there is something in those things after all, for this is more than a mere coincidence."

He sat down and told her about the rise in the stock—how he had gone into it at 50 and sold out between 75 and 76.

"Now you and Jennie can have a new outfit, from shoes to hats, and you shall have \$500 more to put in the bank for yourself against a rainy day."

Perhaps the three Gilberts were not very happy indeed that night.

CHAPTER IV.

ROY'S LUCK CONTINUES AND HE MAKES MORE MONEY.

Next morning Roy made it a point to stop and tell Rosie about his good luck in the market.

She gave him her usual bright smile when he walked up to her.

"I've got good news to tell you, Rosie," he said.

"I'm glad," she replied, looking at him eagerly.

"You remember that I told you a few days ago that I found a wallet with \$600 in it?"

"Yes," she nodded.

"After watching the papers for several days for the owner to advertise for it, and not seeing any such advertisement, I used \$500 of the money to buy 100 shares of a certain stock that was going up. Yesterday I sold the stock out at a profit of \$25 a share, and I made altogether \$2,500. I don't know whether your charm, as you call it, had anything to do with that. It really seems ridiculous to believe in such things. People would laugh at you if you were to suggest such a thing. But it's a fact I can't deny that I've had extraordinary good fortune since you gave me the broken half of that ring. I wonder if it will keep up."

"You will have luck as long as you wear it," she replied positively.

"Then I'll wear it, you may be sure of that, superstition or no superstition."

She smiled.

"As I consider you are in some way responsible for my good fortune, I am going to make you a present of \$100 as soon as I get my money."

"No! no!" she said. "I couldn't take so much from you."

"You've got to take it, Rosie, or I won't like it. You don't want to offend me, do you?"

"Oh, no! no!" she cried earnestly.

"Very good. I shouldn't be satisfied unless I shared some of my good luck with you. I know what it is to want money badly. I am sure that \$100 will do you and your father a great deal of good, so I'll give it to you to-morrow. I hope you won't stop selling flowers right off, for I don't want to lose you. By the way, where do you live, Rosie?"

She mentioned a poor section of the lower East Side.

Roy wrote the address down in his memorandum book.

"I want to keep track of you in any case," he said. "I may have the chance to help you into some better employment. Good-bye. I've got to run along," and he was off.

On his way back he met Will Church.

"What did I tell you about V. & S.?" said Will. "It's 78 this morning, a rise of nearly thirty points since I first called your attention to it. See what you and I missed by not having a measly \$50 or \$100 bill! It is only the rich who get all the good things of life."

"It seems to me that the rich get it in the neck sometimes themselves. Very often, from some cause or another, a great shrinkage in the values of securities takes place. People worth a million on the first of the month find themselves reduced several hundred thousand dollars before the

end of it. Then suppose there should be a panic in the Street, such as has been the case more than once, who are hit the hardest? Why, the people who are wealthy on paper—who are long on supposedly good securities. Whether you are rich or poor you are always liable to reverses."

"That's all right, but those with little or no money have a continuous performance of hard luck, while the rich only get it once in a while. Give me a bunch of money and I'll take my chances of hard luck."

"You'll get your bunch one of these days," laughed Roy. "Shakespeare wrote that there is a time in all men's lives when the chance is offered them to get on their feet if they happen to be down."

"And to get richer if they have something, I suppose."

"I suppose so."

"If Shakespeare lived in these times he'd write differently."

"I believe he hit the mark just the same. When Fortune comes knocking at your door you want to be ready to let her in. If you're asleep, she's not likely to wait for you to wake up. The times are too strenuous."

"It's the early bird that gets the worm, eh?" grinned Will. "Well, so long. I'm going in here."

That afternoon Roy got the bank's check representing his first Wall Street winnings.

He got six new \$100 bills, replaced them in the wallet, put the wallet back in the envelope with his name on it, and asked the cashier to return it to the safe.

He put five more \$100 bills in an envelope to take home to his mother, and then put twenty \$5 bills in another envelope on which he wrote Rosie Wood's name.

That left him \$1,800 to dispose of in any way he chose.

He handed this amount back to the bank and took a certificate of deposit for the sum, as being safer for him to hold than the cash.

One morning a well-known and wealthy broker by the name of White came into the office and asked for Mr. Howland.

Roy knew that his employer was in his private room, so he took Mr. White's name in to him.

"Tell him to walk in," said the broker, and Roy showed the visitor in.

White was engaged with Mr. Howland for about ten minutes and then went away.

Soon afterward the latter departed for the Exchange.

Business was somewhat slack about this time, and only a few customers came in and hung around the ticker.

One of them put in an order to buy some shares of a certain stock, and the cashier handed Roy a memorandum to take over to Mr. Howland.

He executed the mission with his customary dispatch, and was on his way back when a broker whom he knew by sight, but not by name, caught him by the arm.

"Was George White, of the Johnston Building, in your office this morning?" he asked, taking a dollar bill from his vest pocket and pressing it into the boy's hand.

"What is this for?" asked Roy, looking at the bill.

"To pay you for the trouble of answering my question," replied the broker.

"Then you'd better take it back, for I have a poor memory about what happens in our office, and I couldn't really tell you whether Mr. White called there or not."

The broker seemed disappointed with his reply, and looked at him rather hard.

"So you don't know whether White was in your place or not this morning?" he said, making no move to take back the money.

"I can't give you any information on the subject, sir," replied Roy, pushing the bill into his hand.

"All right," said the broker, pocketing the bill and walking off.

"He had some object in asking me that question," mused Roy. "Well, he didn't gain anything by tackling me. A messenger boy has no right to tell what happens in his own office. His question seemed innocent enough, and I might have answered it if he hadn't brought out that bill. It looked like a bribe. Had I taken it he might have asked me other questions. I guess that question was a bluff, anyway. I would be willing to bet that he knows Mr. White was in our office to-day. He thought maybe he could get a line on Mr. White's object in calling. I couldn't have told him any way, as I don't know myself, and it isn't my business to know."

Roy walked into the office building, and two minutes later was seated in his chair by the window waiting for orders.

A few minutes after noon Mr. Howland returned from the Exchange.

Roy had just got back from an errand to the Mills Building.

Presently the broker rang for him, handed him a note for Mr. White, and told him to look sharp.

Roy hurried away.

He was making for the Johnson Building when he saw his man with a couple of traders just entering a cafe on the other side of the way.

He rushed after them.

Going into the cafe, he saw Broker White and his two friends standing at the far end of the bar.

As he approached them he heard White say:

"The pool is complete now. Howland will do the buying for us, and I shall notify him to begin right away. The Manhattan National will——"

That's all Roy heard, for White turned around and saw him.

"A note for you, Mr. White," said the young messenger.

White tore it open and read it.

Then he scribbled a few words under the other writing, pulled an envelope out of his pocket, sealed the paper in it, and handed it back to Roy.

"Take that to Mr. Howland," he said, turning to the bar where three mint juleps were awaiting the three men.

Roy got out at once.

"So, Mr. White and some of his friends have formed a pool to boom some stock," said Roy to himself. "I must find out what stock Mr. Howland is going to buy for them, and then get in on the deal myself. The few shares that I can buy won't be noticed in the scramble, and I ought to make a couple of thousand out of the transaction. Nothing like having a first-class tip at your back."

Several days passed before Roy found out that his employer was buying every share of D. & G. that he could get hold of at the market price.

Roy soon ascertained that D. & G. was going at 58, and he had money enough to buy 300 shares on a margin.

So he went to the little bank on Nassau Street and handed in his order and his certificate of deposit, receiving back \$30 in change.

Roy had evidently got in on time to gather the cream, for the price started to rise the next day.

Three days later D. & G. was eagerly sought after at 68.

It seemed as if every broker in town had orders to fill in the stock, or wanted it himself as a private speculation.

"I've struck another winner all right," said Roy to himself. "I'm already \$3,000 to the good on paper, and from the present outlook I ought to clear from five to six thousand. I never felt so good in all my life. Mother and Jess will live on Easy Street after this, provided a screw doesn't work loose in my anticipations. Anything that Mr. White backs is a pretty good risk. He and his friends will make a few millions out of this deal, and Mr. Howland's commissions will be heavy enough for him to treat himself and family to a trip to Europe next summer."

D. & G. continued to advance, and there was great excitement in the Exchange over it.

Almost every broker was now satisfied a syndicate was booming the shares, and they watched its progress like so many hawks above a chicken yard.

They wanted to make as much hay as they could out of the rise themselves, but at the same time they kept their attention to the windward for the first indication of a break in the price.

Roy had figured it out that he had better sell at 78, but Mr. Howland's business didn't give him a chance to reach the bank at all that day.

Next morning it opened at 83, but soon afterward it began to go down, and when Roy returned from one of his errands and got a look at the tape he found it going at 77, with a downward tendency.

He tried to get a few minutes off in order to sell out quick, but couldn't, and for the next two hours he was in a fever of anxiety as to the ultimate fate of his deal.

D. & G. went to 75, and then recovered and advanced more rapidly than it had gone down, for the syndicate had not as yet commenced to unload, the price not having reached the figure aimed at.

The result was that the stock closed that day at 85.

Roy was pleased to death that he had been frightened by a false alarm, and also that circumstances had prevented him from selling.

He decided, however, that he couldn't afford to hang on any longer, as business was too strenuous, so he managed to get his selling order in to the bank before their brokerage department closed.

His shares were disposed of next morning at the opening figure, 86 and a fraction, and when he got his statement his profits amounted to \$8,250.

At the first chance he got he told Rosie of his latest stroke of luck.

"I'm worth \$10,000," he said to her. "What do you think of that?"

She expressed her delight at the news.

"Now, little girl, I'm going to do something for you. You want to give up selling flowers, take lessons in stenography and typewriting, and then I'll get you a position

down here where you can make good wages. I'll pay all expenses, and give you \$10 a week for you and your father to live on. I'll also give you \$100. to get some nice clothes for yourself."

Rosie was overwhelmed by his generosity, and seemed loth to accept so much from him, but he insisted, and she finally yielded to his persuasions.

For many days after that the brokers missed the pretty little flower girl from her post, and wondered if she was sick.

As she never came back, they soon forgot her; but Roy knew where he could see her any time he wanted to, and he didn't fail to visit her pretty regularly.

CHAPTER V.

ROY'S FIRST BIG DEAL.

After his deal in D. & G. Roy persuaded his mother to take a much better flat in a nicer neighborhood.

They no longer had any fears about how they were to meet the rent and the other bills for living expenses.

The fact that meat and vegetables and fruits were higher had lost its terrors, for Roy was able to provide liberally for the little household.

The new neighbors soon found out that Roy was employed in Wall Street, but not for a moment did they imagine that he was the whole support of the family.

As Mrs. Gilbert and Jessie now dressed well and tastily, and Roy himself was the pink of neatness and gentility, the people judged that Mrs. Gilbert had been left money by her late husband, and they treated her and her children with considerable respect.

And thus it always is.

An air of prosperity, even if it's only a bluff, carries great weight, and rounds off many of life's jagged corners.

Three months passed away, and Rosie Wood was rapidly becoming expert in the business Roy had selected for her to follow.

The young messenger was continually on the alert for another good opportunity to make his money grow.

Nothing happened, however, that warranted him taking any chances in the market.

Various small booms developed, ran their length and collapsed, but he didn't bite at them because he had nothing to go on.

One day when he was admitted to the private office of a big broker in the Vanderplunk Building, where he had been sent on an important errand by Mr. Howland, he accidentally saw a cipher dispatch and its translation on the trader's desk.

There were only a few words on the paper, but it stated that the consolidation of L. & M. with the C. & O. was an accomplished fact.

It also told the broker to buy every share of L. & M., which was at a discount, that he could get hold of.

Roy had been reading the rumors lately printed in the papers about the contemplated merger, and he knew it would be a good thing for the securities of the small road if the deal went through.

Everybody in Wall Street knew it, too, and many far-seeing people had bought some of the stock on the chance that the thing would be brought about.

But the majority of Wall Street speculators fought shy of the proposition, because there was no certainty of the deal materializing.

L. & M. shares had advanced several points on general principles, but it was sure to go down again if the deal was officially declared off.

In fact, most of the outsiders could not even say whether there was any deal on, even, because it was quite possible the rumors might have been set afloat by big holders of L. & M. in order to send the stock up a few points so they could unload to advantage.

So many schemes are being continually worked in Wall Street that even the wisest traders have to keep close to the wind in order not to fall into some cute nets spread to catch the unwary.

The translation of the cipher telegram was an A1 copper-fastened tip on the situation, and Roy was quick to perceive the advantage it would be to him.

In fact, the possibilities it opened before him almost took his breath away.

He hurried back to the office about as excited a boy as there was at that moment in Wall Street.

After delivering his return message to Mr. Howland, he looked over the previous day's market reports, and saw that L. & M. was selling around 45.

"I can buy 2,000 shares if the bank can get them for me," he said to himself. "If the price only goes up five points I'll double my money, and surely it will go higher than that when the confirmation of the deal is announced in the Exchange."

As this was a good-sized order he intended to place, he finally decided not to go to the little bank, but to pick out a big brokerage house in the Street.

So he got his money, and before three o'clock walked into Washington, Stark & Co.'s place of business, whose offices were in the Jason Building, and asked to see Mr. Washington.

He was shown into that gentleman's private office.

"Well, what can I do for you, young man?" asked the prosperous-looking trader, twirling his diamond-studded watch-charm encrusted with a Masonic emblem.

"You can buy for me 2,000 shares of a certain stock, if you wish," replied Roy.

"Two thousand shares, eh? What is the name of the stock," said the broker, drawing a pad toward him, "and whom do you represent?"

"The name of the stock is L. & M., and I represent myself."

"L. & M., eh?" exclaimed the broker, pricking up his ears, for such a big order under the circumstances at present involving L. & M. and C. & O. naturally excited his attention. "And you represent yourself," with an incredulous stare.

Mr. Washington immediately jumped to the conclusion that some monied man had got a tip that the consolidation had gone through, or was surely going through, and not wishing to be known in the transaction, for reasons best understood by himself, had sent this boy to put the deal through.

"It will cost you \$9,000 for the margin, provided I can get the stock at the present market figure. I presume you have brought a check for that sum, or the cash?"

"I have the cash," replied Roy.

The broker made the order out in due form and told Roy to sign it.

"Now what is your address?"

"No. — Wall Street, care of George Howland."

"Hum! Are you Mr. Howland's messenger?"

"Yes, sir."

The broker was now certain that the order came through Howland, who had reasons for sending it out.

"You understand that when this stock is ordered sold you will have to sign the order?"

"Yes, sir. Who else should sign it?"

"That's true," chuckled the broker. "I will notify you as soon as the order has been filled. Am I authorized to pay more for any part of this block if I find it impossible to fill the order at 45?"

"I will allow you two points leeway. If I owe you anything when you have purchased the whole number of shares send a receipt by your messenger for the balance enclosed in a sealed envelope, with the amount written on the outside, and Mr. Howland's cashier will pay it if I am out at the time."

"Very good," replied Mr. Washington. "You will hear from me to-morrow."

Roy then put on his hat and left.

Next morning, about eleven o'clock, a message was left in a sealed envelope at Howland's for Roy.

There was nothing to pay on it, and the cashier handed it to Roy when he came in.

It stated that Washington, Stark & Co. had secured the 2,000 shares of L. & M. at 45, and held the certificates subject to Roy Gilbert's order.

Mr. Washington also bought 1,000 shares for himself individually, believing that it was a good investment.

That day L. & M. closed at 44, and Roy saw that he was \$2,000 out.

Neither he nor Mr. Washington worried greatly over the decline of one point, believing that it would recover in a day or two.

Next day, however, L. & M. went down another point.

On the third day it went a fraction lower, making Roy \$5,000 to the bad.

"If it goes much lower I will certainly be called on to put up more margin, then where will I be at?" thought Roy, becoming quite uneasy in spite of the fact that he knew his tip was all right. "I was foolish to put up all my money at first, for it looks as if those on the inside are depressing the price in order to buy in at the lowest point. I may get caught in the shuffle and wiped out just before the boom begins. That would surely be awful tough. We all learn by experience, but I hate to pay such a big price for mine."

He looked so thoughtful and preoccupied when he got home that his mother asked him if anything had gone wrong with him.

"To be candid with you, mother, I'm in on a deal that involves all my money, and I ain't sure how the cat will jump. Just at present I'm on the ragged edge. I stand to go broke or win big money."

"How much have you at stake?"

"Nine thousand dollars."

"My goodness! I did not know you had so much. Oh, Roy, why did you risk what is a small fortune to us?"

"Because I have a sure tip; but I did not consider what might happen before the tip got in its good work. It's always the unexpected that ruins speculators in Wall Street. I ought to have known better than to risk everything on a single throw, as it were; but I've done it, so there's no use crying over spilled milk."

"Then you think you will lose?"

"No, mother, it isn't quite as bad as that, but the result hangs in doubt."

Mrs. Gilbert was quite distressed, for she, woman like, imagined the worst would happen.

Like a good mother, however, she refrained from saying anything that would make her son feel any worse than he did, and Roy went to bed not as happy as usual.

His sleep was visited by dreams that seemed to augur well for his future, and he awoke in the morning in better spirits.

That day L. & M. recovered half a point, closing at 43½.

As Roy noticed the slight advance on the tape he felt better.

CHAPTER VI.

THE NIGHT ATTACK.

That evening Will Church persuaded Roy to go to a cheap East Side theater with him.

"It won't cost much, and there's a good show there," he said.

"What kind of a play is it?" asked Roy.

"A melodrama, chock full of sensations. I've seen four of the pictures on the billboards."

"I don't care for cheap melodrama," replied Roy, "but I'll go to oblige you."

"All right. I'll be around to your house at seven o'clock."

At the appointed time Will called for Roy, and they started off for the show together.

As they were going into the theater Jim Crawford and several of his cronies came up with the price of gallery seats in their hands.

Jim saw Roy and Will, and pointed them out to his associates.

They noted the fact that the two boys entered the house.

"I'd like to get square with that big stuff," he said, indicating Roy.

"Why don't yer?" asked one of his friends.

"'Cause I hain't had a chance," growled Jim.

"What's the matter with the whole of us layin' for him after the show, and kickin' the stuffin' out of him?"

"That's a good idea," said Crawford. "Will you fellers stick by me?"

"Sure we will," replied his companions.

"We'll foller him then up a side street and jump him," said Jim. "Three of you kin put it over the other chap while me, Burns and Teddy slugs Gilbert."

Then entered the theater, and before the curtain went up they arranged their scheme.

The show was over a few minutes after eleven, and Roy and Will came out with the crowd.

They walked up a nearby side street to get a Madison Avenue car, which would take them near their homes.

They took no notice of half a dozen boys who came on after them, until the young rascals, after getting close to them, made a sudden rush.

They were taken entirely by surprise, and were bowled over like a pair of tenpins before they knew where they were.

As Crawford and two of his gang piled on top of Roy, and the other three attended to Will, Gilbert, alive to the situation, grabbed one of the boys in such a way that he couldn't use his arms and held him as a buffer against the other two.

The young rascal received a couple of heavy punches and a kick before his predicament was discovered by the others, who then found that it was necessary to release their companion before they could get in their work on the chief victim.

Their efforts to do this enabled Roy to suddenly slip out from under the fellow he had hold of, and before they were ready to pile on to him again he had scrambled to his feet.

"So this is your work, Crawford," cried Gilbert, recognizing his Wall Street enemy. "I knew you were too cowardly to tackle me alone."

"Go for him, fellers!" yelled Jim, taking care not to be the first to come within reach of Roy's fists.

There was a rush, and one of the lads received a straight blow from Gilbert that sent him staggering away.

Then Gilbert had all he could do to defend himself against Crawford and the other.

By this time Will Church had been knocked out by the three that had set upon him, and he lay, dazed and helpless, on the sidewalk, with one of the young toughs seated astride of his chest.

The other two went to Crawford's assistance, and that made the odds altogether too much for Roy, who would have been seriously battered but for the arrival of a policeman on the scene.

The boy seated on Church caught sight of the approaching officer, jumped off his prisoner, gave the alarm, and fled down the street.

The others immediately broke away from Roy and lost no time in following their companion.

Gilbert made a grab for Crawford, but missed him.

Determined not to lose him, he rushed after him.

Roy was fleet of foot, but so was his enemy, from long practice in the financial district.

The policeman stopped to pick up Will and inquire into the trouble.

Roy, however, never thought of stopping until he could catch Crawford, who he was determined should spend the night in a cell.

The rest of the toughs were scattered way in advance along 109th Street, with the young messenger close on the heels of Crawford.

In that order they crossed Lexington Avenue, the whole bunch making down toward the river.

Although the policeman was now out of sight, the boys kept on running until they had passed Third Avenue, at which point Roy's superior endurance enabled him to overtake Crawford.

Jim now had to defend himself, and was soon being vigorously pummelled by the young messenger, whose blood

was boiling over the outrage that had been perpetrated on Will and himself.

Finally Crawford broke away and started to run again, but only succeeded in getting half way down the block before a well-directed blow from Roy stretched him out on the stones of the street.

At this point three of the toughs, having recovered from their scare, came back to Jim's assistance, and Gilbert found himself in a hornet's nest again.

He was a thoroughly game boy, however, and trained in the use of his fists, and he made warm work for the crowd.

One of them brought matters to a conclusion by firing a stone at Roy which knocked him unconscious.

Then the gang gathered about the fallen boy and looked at him.

"He's a scrapper, all right," remarked one of them, wiping the blood from his nose that was swollen from a punch he had received.

"He's down and out now, and taken de count," grinned another.

"What'll we do with him? Leave him in the street?"

"Carry him to the sidewalk. He might git run over by a milk waggin."

"Dat wouldn't be our funeral," replied one of his companions.

At this juncture Crawford came up, and seeing Roy helpless, was about to kick him in the ribs when he was stopped.

"Wot's de use of kickin' a feller when he's down an' out of his nut?" said the youth who had prevented him from executing the cowardly act.

"I've got to get square with him," snarled Crawford.

"Yer square now, ain't yer?"

"No, I aint."

"Wot kin yer do? We'll leave him on de sidewalk and mosey."

"He'll have me pulled in to-morrer. I'd like to finish him for good."

"Wot kin he do to yer? Yer kin swear dat yer wasn't ter blame for nothin'."

"I'll get ten days, or maybe a month on the island, and lose my job," said Jim sourly.

"Yer'll git worse dan dat if yer try to do him any more."

"If I could keep him away from Wall Street two or three days it might help me out."

"How could it? He kin have yer pulled any time."

"I tell yer wot yer kin do," said one of the crowd. "There's an old canalboat on the water front. We kin carry him down and put him in the hold. Then yer kin bulldose him into agreein' to let yer off if he's let go."

This plan was decided on, so the gang got hold of the insensible messenger and carried him to the river and aboard the abandoned craft in question.

They placed him in one of the wooden bunks which held the remains of an old straw mattress, after taking the precaution to tie the prisoner's hands, and then they went on deck to wait for him to recover his senses.

A policeman coming along at that moment, spied them, and chased them ashore and up an adjacent street.

While they were away two hard-looking men with bundles slouched aboard the boat and descended into the cabin.

They did not notice the presence of Roy, because he was hidden by the side of the bunk and the tattered remains of a green baize curtain hanging in front.

He was just coming to a realization of his surroundings when one of the men lighted a piece of candle, stuck it with melted tallow on the top of a small box, and then the villainous-looking pair started to sort over the contents of their bundles.

Roy was naturally surprised to find himself with his hands tied in such a place, for he had no recollection of having been brought there.

His last remembrance was receiving a stunning blow on the side of the head, after which all was a blank to him.

Hearing men's voices, and seeing the dull glimmer of a light near at hand, he peered over the side of the bunk and saw what was going on.

"Those chaps are evidently thieves," he said to himself, "and they seem to be examining their plunder. It doesn't look as if they knew I was here."

In spite of his aching head, and the peculiar situation he was in, the boy watched the two rascals with some interest.

CHAPTER VII.

ROY'S SMARTNESS WINS HIM A THOUSAND DOLLARS.

"We ain't done so bad, considerin' we had to skip in a hurry," said one of the chaps. "I've got some jooelry here that ought to fetch a couple hundred plunks. I'll bet it's worth a thousand cases, but you know what old Moe is? He won't give any more than a fifth of the value, the old shark."

"I've got a diamond necklace that's probably worth a small fortin. We'll have to break it up and sell the brilliants separate, and the settin' for what it'll bring. These silver ornaments kin go to Moe if he's willin' to cough up fair value; but it's like drawin' a tooth to get him to part with the dough."

At that moment a movement on Roy's part caused one of his hands to slip out of the noose that held them, and he found his arms unexpectedly freed.

That was a great relief and satisfaction to him, for he would now be able to defend himself if discovered and attacked by the two thieves.

The rascals retied their bundles, and getting out their pipes began to smoke.

They had hardly taken more than a couple of whiffs when Jim Crawford and his gang returned to the boat.

The sound of their footsteps on the deck caused the thieves to jump up and grab their bundles.

Down the half dozen steps came the boys, helter skelter, only to stop in surprise on seeing that the cabin was in possession of a pair of rough strangers who clearly resented their intrusion.

"Get out of here!" roared one of the crooks, making a threatening motion.

The boys fell back, but did not leave the cabin.

The men dropped their bundles and made a dash at them.

The boys scurried up the steps, but hung around the opening above.

Their persistence enraged the thieves.

"We'll have to chase 'em ashore, Bill," said the man who had spoken before.

They immediately started up the ladder, breathing threats against the intruders, who at once took to their heels as far as the shore line.

The crooks, believing that the boys were bent on annoying them, jumped ashore and chased them across the street.

While this was going on, Roy, with an eye to his escape, got out of the bunk, and seeing an opening into the hold, started to get through it.

Then it occurred to him to take charge of the two bundles of plunder.

He grabbed them up and retired into the hold, the hatch of which was off, and through which he could see the sky.

Then he began to understand what kind of a craft he was aboard of.

Looking around for a place to hide, he discovered a small gaping hole in the side of the canalboat, just above what would have been the water-line if the craft was afloat.

Looking out, he saw the river, dark and silent, under the night sky.

The old boat was stranded on a line of black rocks now uncovered by the low tide.

Above him the cross street came to an abrupt termination.

Beyond were a succession of good-sized brick buildings, rising several stories above the street-level, with many windows overlooking the water, and farther on the opening of another street, extended by a small wharf, and other buildings further on.

He saw that a precarious pathway could be had over the rocks toward the wharf, and he determined to trust himself to it.

Making his way through the hole he was soon on the rocks, in the shadow cast by the first tall building.

Then he commenced his dangerous walk, conscious that a misstep would probably precipitate him into the river.

He looked back after he had proceeded a hundred yards, and saw the two thieves stepping back on the canalboat.

"They'll miss their bundles as soon as they return to the cabin," he breathed. "I wonder if they'll be able to see me walking along here? I'd hurry if I dared, but it's too slippery. If they get on to me they'll be able to run along the street above and cut me off when I reach the wharf."

The possibility of such a thing was not encouraging to Roy, but he did not see how he could make any change in his route.

Looking back again, he saw that the thieves had disappeared, but he also saw that the Crawford gang had returned to the edge of the street and were looking down at the canalboat.

Roy continued his cautious retreat with the valuable bundles tightly grasped in his hands.

The next time he cast a backward look the boys appeared to be throwing stones at the entrance to the cabin.

Having accomplished more than half the distance to the wharf, Roy began to feel that the chances were now in his favor.

No one could have detected him from the deck of the

canalboat on account of the dark background along which he was traveling.

He imagined that he could be seen because he could see the canalboat so clearly himself.

However, he kept steadily onward and soon reached the wharf, which was deserted at that hour.

Throwing the bundles on to it, he shinned up a spile, and after looking cautiously about, took charge of them again.

"If I could only meet a policeman now, I would turn this stuff over to him and put him on to the thieves," he said to himself.

But, as usual, when an officer is wanted there was none in sight.

So Roy crossed the street facing the river, and started up the cross street.

Not a soul crossed his path till he reached Third Avenue, and then he met several men going north along that thoroughfare.

He kept on, wondering whether Will Church was searching for him.

He felt sure that Will wouldn't go home and leave him in the lurch.

If he had had any idea where the nearest police station was situated he would have directed his steps there without the loss of a moment.

He didn't know, however, and after leaving Third Avenue he didn't meet anybody on the street, nor could he see an open saloon in sight.

When he came to Lexington Avenue he turned up that street for several blocks with no better success.

Finally he went on to Madison Avenue, and reached that street just as a northbound car came along, which he boarded for home.

When he got home he found his mother waiting up in a state of great anxiety.

He found that she would not be satisfied until he told his story, and so he told her all that had happened to him and Will, and what had occurred afterward to himself.

Naturally it was not pleasant news for her to hear.

Then he astonished her with the contents of the bundles, which contained a glittering collection of rich jewelry and a number of valuable silver and gold trinkets.

"I've done somebody a good service to-night, at any rate," he said. "There must be several thousand dollars' worth of plunder here. I'll turn it over to the police in the morning."

As it was nearly two o'clock by that time, mother and son went to bed, and Roy slept like a top till his sister called him to breakfast.

The morning paper had come.

Eager to see if there was anything in it about the robbery in question, he opened it out and scanned the news.

On the first page was a story of the robbery of a private house on Madison Avenue.

It contained a description of the chief articles stolen, and Roy had no difficulty in connecting the articles in his possession with the stolen property.

"Mother, here's the story of the robbery in the morning paper. Read it for yourself while I eat my breakfast."

Their evident interest in the matter aroused Jennie's curiosity, and she listened eagerly as her mother read the paper.

Then Roy astonished her with the statement that he had the stolen property in the house.

Of course she wanted to know all the particulars of such an astonishing circumstance.

Roy had no time to tell her, as he said he was going to carry the stolen articles to their owners before he went down town to business.

He wrapped them up in a pasteboard box, and started for the house where the robbery had been committed.

On his way he stopped at Will's flat and told the janitor to tell his friend that he had got home all right the night before, but not to wait for him that morning at the subway station, as he had business on hand which might detain him uptown for awhile.

Then he took a car down Madison Avenue, and reaching the house, rang the bell, and asked to see Mr. Robert Caldwell, which was the name he had seen in the paper.

Upon explaining that his visit had connection with the robbery he was immediately shown into the parlor, and the gentleman, who happened to be at breakfast, came upstairs to see him right away.

Mr. Caldwell, a lawyer by profession, was a fine-looking man of perhaps sixty.

Roy introduced himself, stating that he worked for George Howland, a Wall Street stock broker.

He then told the story of his adventures the night before, and concluded by saying that he believed the plunder he had taken possession of was the property stolen from that house the night before by the two thieves he had encountered on the canalboat, for it corresponded with the description of the stolen articles printed in that morning's paper.

Mr. Caldwell was very much astonished at Roy's narrative, and glancing at the bundle the boy held on his knee, asked him if he had brought the property with him.

"Yes, sir. Perhaps you had better describe the articles before I show them. Or perhaps if you describe one of them, the most important, for instance, accurately, it will answer the same purpose."

"Very well," replied the lawyer with a smile. "The most important article stolen was a diamond necklace, worth \$2,500, belonging to my wife."

His description of it satisfied Roy that there was no mistaking the fact that it belonged to him, so he displayed the entire contents of the box, and the gentleman identified them all as property belonging to either himself or members of his family.

Mr. Caldwell expressed the gratification he felt in getting his property back, the value of which in round numbers was about \$5,000.

He complimented Roy on his cleverness in securing the rascals' plunder right under their noses, as it were, and said that as he had intended to offer \$1,000 reward to stimulate the efforts of the detectives, it would give him great pleasure to pay the same amount to him.

Roy said that he had not brought the property back with any expectation of getting a reward.

"Nevertheless, it will come in very useful for a young man of your age just starting out in life," smiled the lawyer.

He excused himself a moment, and presently returned with his check for \$1,000, made out to Roy's order.

The young messenger accepted it with thanks, and then took his leave, well satisfied with the results of the previous night's strenuous experience.

CHAPTER VIII.

ROY WINS BIG MONEY IN L. & M.

Will Church didn't meet Roy until after the early afternoon editions of the papers were out containing the account of the recovering of the property stolen from Mr. Caldwell's house, and Roy's connection with the affair.

Will read the story with the most profound astonishment, and looked eagerly forward to the moment when he and Roy would come together after business hours.

In the meantime Roy was kept pretty well on the move for the greater part of the day, for business was picking up in the Street.

He did not fail to keep an eye on the ticker whenever the chance offered, and was delighted to see that L. & M. not only held its own, but went up to 44 before the close of the market.

When he started for home he found Will waiting for him down at the entrance of the office building.

"Say, old chap, I see you've got yourself in the papers. Tell me all that happened to you after you chased that chap down the street, when the policeman turned up after we'd been jumped by that tough crowd."

"Do you know whose gang that was?"

"No. Do you?"

"Sure I do. It was Jim Crawford's."

"You don't mean it?"

"I do. I recognized Crawford at the start, and it was him I chased down the street."

"You don't say! Did you catch him?"

"I did. Just below Third Avenue. I pounded him pretty thoroughly till he broke away, and when I continued the chase I ran into the rest of his crowd further on. Then I got it in the neck, or rather I got a stone on the head that knocked me silly."

Roy then told Will all that happened after that when he came to his senses on board the stranded canalboat, and wound up by showing him the check he got from Mr. Caldwell, which he had not cashed yet.

"You're in luck," replied Will. "That's the best night's work you ever did in your life, or probably ever will do if you live to be a hundred. I wish a thousand dollars would only come my way."

"I wish it would, too, for your sake. However, you must put it down to a most extraordinary accident. Such a thing wouldn't be likely to happen again in a thousand years."

"What have you done about Crawford? Have you had him arrested?"

"I put the matter in the hands of a Wall Street detective I know, but Crawford didn't show up at the messenger office to-day."

"He guessed what would happen to him if he did. Perhaps he'll quit the Street altogether."

"I wish he would. The Street could get along very nicely without him."

"And a few others I know of, too."

"Yes, I know several chaps just like him who wouldn't be missed."

"By the way, Roy, how is Rosie Wood getting on? You told me somebody sent her to a business college to learn stenography and typewriting."

"She's getting on fine. I'm looking for a position for her."

"I guess you think a whole lot of her, don't you?" grinned Will.

"Yes, I think considerable of her. She's a fine girl."

"The person who has been paying for her schooling at the business college must think a lot of her, too."

Roy chuckled but said nothing.

From which the reader will see that though the two boys were chums Roy kept business matters to himself.

Will had not the faintest idea that his friend was paying for Rosie's schooling, or had won \$10,000 in stocks, and was at that moment involved in his biggest deal so far.

Some day Roy meant to surprise him, but when that day would come he couldn't say.

On the following day L. & M. got a small spurt on and went up to 46.

So far, nothing had come out about the consolidation other than a repetition of the rumors which had been current, with more or less frequency, for a month.

That happened to be Saturday, and the Exchange closed at twelve o'clock.

The two points rise in his stock naturally made Roy feel exceedingly good.

He was now something like \$2,000 on the right side of the market, instead of being \$5,000 to the bad, as he had been a few days previous.

"Come and lunch with me to-day," he said to Will.

"Sure I will. So long as you're worth a thousand dollars you can afford to stand a small treat. You look as though things were coming your way."

"Yes, they seem to be. We're going to have company at lunch."

"Company?"

"Yes. A young lady."

"Do I know her?"

"I guess you do. Her name is Miss Rosie Wood."

"You don't say! I'll be glad to see her again."

"Well, run over and get your sister before she starts home."

"You're including her in the lunch, too?"

"Why not? I want her to meet Rosie. Besides, we need two girls in the party. Come now, get a move on. I'm off to meet Miss Wood. We'll meet you at the corner of Broad and Exchange Place."

"Where are you going to eat?"

"At Dexter's, on Beaver Street."

"Kind of swell place, isn't it?"

"Not so very. It's swell alongside a quick lunch, that's all. It isn't in the Delmonico class."

"I should say not," replied Will. "Well, I'm off for my sister."

Roy met Rosie at the corner of Wall and Broadway.

She looked altogether a different girl than when she used to sell flowers in front of the Sub-Treasury Building.

Then she was poorly clad, now she had nice clothes on,

and they set her well-rounded figure off to perfection, and added to the charm of her winning face.

On their way to Exchange Place half the men, brokers and clerks alike, turned around to admire the girl, little thinking that this was Rosie the flower girl of a few months past.

The messenger boys who knew Roy grinned to see him in the company of such a charming girl, and wondered how he had got acquainted with her.

They reached the meeting spot a few minutes ahead of Will and his sister.

Roy's chum was clearly surprised by the improvement in Rosie's personal appearance, and could hardly believe that she was really the flower girl he had passed so often in front of the Treasury Building.

Roy introduced Rosie to Grace Church, and then the four started for the Beaver Street restaurant selected by Gilbert.

He ordered the best lunch the house could produce, and in due time it was set before them.

Both girls attracted considerable attention in the well-filled dining-room, the principal customers of the place being the better class of brokers' and merchants' clerks of the district.

Miss Church hadn't seen Roy for nearly a week, and she took the present opportunity to congratulate him on having made the thousand dollars the night he went to the theater with her brother.

"You're a very fortunate boy," she said. "I wish Will had a chance to make even half of a thousand dollars."

"Well, I think I was fortunate to get out of a tight box, let alone making the thousand dollars. There were five young toughs going for me, after Will was knocked out, and if that policeman hadn't turned up just when he did I should have had two black eyes and other injuries to nurse next day, without even the thousand dollars to act as a soothing balm. It was because I chased an enemy of mine, who was the cause of the trouble, down the street, that I got in line with that money, and at the same time saved several thousand dollars' worth of valuable property to the gentleman who afterward rewarded me so generously."

"I hope you will be careful of your money, now that you have such a comfortable sum, and not get into any reckless habits. This seems to be an expensive lunch you are treating us to. You mustn't make ducks and drakes with your money if you expect to make it last. If I was your sister, I'd insist that you put it in the savings bank."

"Oh, I don't expect to give lunches every day, Miss Grace," laughed Roy. "But when I invite two such pretty girls out to eat, as yourself and Miss Wood, I consider that there is nothing too good for you."

"Thank you for the compliment, Mr. Gilbert. I have no doubt but that Miss Wood appreciates it as much as I do," laughed Grace, with a glance at Rosie.

Rosie smiled and then looked blushing at Roy.

She was a much quieter girl than Grace, and had little to say under circumstances that were so new to her, but for all that her very reserve made her twice as charming in Gilbert's eyes, who, if he hadn't been before, was now head over heels in love with her, and Grace's sharp eyes

easily read Rosie's feelings for Roy, which she could not wholly conceal.

The lunch was a great success.

After it was over they walked up together as far as the Brooklyn Bridge subway station, where they parted, Roy taking Rosie home to the East Side, while Will and his sister took the subway for home.

On Monday morning the news of the merger leaked out, and though not officially confirmed, the bidding for L. & M. shares became so spirited that the price began to go up rapidly.

At noon it reached 49, and a few minutes afterward the report was publicly announced by the chairman of the Exchange.

Then there was a rush in earnest for the stock, which ran up to 55 in short order.

Roy heard about the confirmation in a broker's office where he had carried a note from Mr. Howland, and he could hardly maintain his customary composure.

He was sent to the Exchange soon afterward and found the floor in a pandemonium of excitement over the stock.

Before he left it was going at 58.

That day it closed at 62.

Next morning it opened at a fraction above 64, and was rushed to 78 during the day.

As this was not an ordinary pool game, Roy apprehended nothing in the shape of actual disaster to his interests.

The stock might go down as soon as it became topheavy, or adjusted itself to proper conditions, but not very far, for it had now become a gilt-edged security, and was bound to remain at its proper value.

The question remained to be decided what was the stock really worth now that C. & O. was in control of the road.

The excitement continued for several days more, during which Roy figured the matter out as best he could.

He finally sold at 75½, and when Washington, Stark & Co. rendered their statement to him he found he had made \$60,750.

Altogether he was now worth nearly \$72,000.

CHAPTER IX.

ROY DECIDES TO GO IN BUSINESS FOR HIMSELF.

Jim Crawford didn't come back to the A. D. T. messenger office, and his job was given to another boy.

It was evident that he feared arrest for inciting and participating in the assault on Roy and Will, and he kept pretty shady for a week or two in his own favorite haunts uptown.

Roy made no special effort to have him arrested outside of Wall Street, so as long as he kept away from the district he was comparatively safe.

The check that Roy got from Washington, Stark & Co. was on the Manhattan National Bank, and called for \$69,754.

That was the bank where the young messenger carried the day's deposits of the office every day, consequently he was well known to both the receiving teller and the cashier, and by sight to the paying teller.

He carried the check to the cashier and asked for the money.

The cashier looked at it and then at Roy.

"How do you want it?" asked that gentleman.

"I want sixty-nine \$1,000 bills, one \$500, and the rest in tens, except the four dollars, of course."

The cashier did not for a moment suppose that the money belonged to Roy.

He judged that it was the result of some deal between Mr. Howland and Washington, Stark & Co.

He did wonder, however, why it was not turned in by the broker in his day's deposits, with his own and Roy's indorsements.

In order to be on the safe side, he telephoned Mr. Howland about the matter.

That broker replied in a tone of surprise that he had not sent Gilbert to the bank to cash any check at all, and did not understand how his messenger could have a check from Washington, Stark & Co., with whom he had never done any business.

He advised the bank to communicate with Washington, Stark & Co., though he said he did not suspect Gilbert of being connected with anything that wasn't straight.

At the same time he wrote a note to that firm and sent it over by his head bookkeeper.

Washington, Stark & Co. replied to the bank cashier that the check was all right, and he should pay the money to the boy without question.

The cashier then brought the cash to Roy, who went away with it.

He decided that the best thing he could do was to rent a safe deposit box for a year and place the money in it, and he did.

In the meantime Mr. Howland's bookkeeper found out all about Roy's deal in L. & M. from Mr. Washington, who was much surprised to learn that the transaction had not after all come from Howland, and on his return he told the broker all he had found out, which information surprised and mystified the trader.

When Roy returned to the office, Mr. Howland called him into his room and asked him for an explanation of the matter.

"Well, sir, that check is the result of a deal I made in L. & M.," replied Roy.

"I know all about that, but how came you to speculate in the market, and where did you get the \$9,000 that you put up with Mr. Washington?"

"I'll answer your last question first, as being the more important of the two," answered the young messenger.

So he told Mr. Howland about his finding the wallet with \$600 in it, and how, having got hold of a tip on V. & S., he had invested \$500 of the money on the strength of it.

"I cleared \$2,500 on that transaction, and with the greater part of that money I subsequently made \$8,250 out of another deal in D. & G. That gave me a capital of \$10,000, and the original \$600 is still in your office safe awaiting a claimant."

"You seem to have had extraordinary luck, young man," said the broker dryly. "So that is how you got your money to put up on L. & M.?"

"Yes, sir."

"I am informed that you bought 2,000 shares of that stock many days before the Street had any reliable infor-

mation about the merger. Perhaps you'll tell me how you came to risk nearly every cent you had on such an uncertainty."

"Oh, I found out that the consolidation was going through, or rather had gone through."

"You found that out!" exclaimed his employer, in great astonishment. "Pray, how? Scarcely a broker in the Street had any definite knowledge of the fact before the announcement was made in the Exchange, nearly a week later."

"I would prefer not to answer that question, sir," replied Roy respectfully.

Mr. Howland regarded him fixedly.

"It appears that you have made over \$60,000 on your deal," he said.

"Yes, sir."

"Why did you go to Mr. Washington to put your transaction through? Why couldn't you have come to me, stated the matter frankly, and asked me to do it for you? I should have done it in exchange for the advantage your tip would have afforded me."

"Well, sir, I might have done that, it is true, but I didn't think you would have approved of me making the speculation. Besides, I could not have satisfied you as to the absolute reliability of my tip. I knew what it was myself, but I could not expect to make another like yourself see it in the same light."

"Your explanation, I think, would have thrown sufficient light on the subject for my judgment to have decided the question."

"That's just the trouble, sir. I wouldn't have felt able to offer you the explanation any more than I do now, after the whole thing is over."

Mr. Howland looked annoyed.

"What are you going to do with all that money?" he asked rather sharply. "Do you expect to keep on speculating?"

"I suppose if I run across another good thing I shall take advantage of it."

"It's my opinion, Roy, that your usefulness as a messenger is nearly over. You have been inoculated with the Wall Street fever, and one of two things is likely to happen—either you will neglect your duties in your endeavors to make money on the outside, or by attending strictly to your duties you will speculate under a severe handicap. It is dangerous enough to engage in speculation when you are able to give your whole time to it, but to do as I can see you contemplate doing it is simply a suicidal policy, financially considered. My advice to you is to quit the market now that you are ahead of the game, invest your money in good securities, and take a desk in my counting-room."

"I thank you for your good advice, sir, but I have already decided to resign and go into business for myself."

Mr. Howland gasped.

"Go into business for yourself!" he cried. "What business? Not in Wall Street?"

"Yes, sir, in Wall Street."

"Upon my word, your nerve is something colossal!"

"Well, sir, it takes good nerve to succeed down here," replied Roy.

"And do you expect to succeed?"

"I hope to, otherwise I wouldn't think of branching out."

"You may have heard the expression, 'That fools rush in where angels fear to tread.' It seems to fit your case exactly. You will learn through dear experience that you are merely an infant where you think yourself a man. I shall give you anywhere from three to six months to lose your \$60,000. In fact, I shall not be surprised to learn that you have been cleaned out in a fortnight."

"I hope you may be mistaken in your opinion, sir."

"I hope I may, too, for your sake, but the result seems too certain for me to have any doubts as to the ultimate end of your ambitious views. When do you expect to resign?"

"At the end of the month, if that suits you."

"Very well," and that ended the interview.

Sixteen days later Roy severed his connection with Mr. Howland.

"What!" exclaimed Will Church, when they met at one o'clock that Saturday. "You have left Mr. Howland?"

Roy nodded.

"What was the trouble?" asked his amazed chum.

"No trouble at all."

"Then why did you leave?"

"Because I'm going in business for myself."

"You're going to do what?"

"Going in business for myself. Didn't I say it plain enough?"

"You never gave me a hint that you expected to leave Wall Street."

"I'm not going to leave Wall Street."

"What kind of business are you going in?"

"Brokerage."

"Do you mean to say you're going to become a broker?" gasped Will incredulously.

"That's exactly what I mean to say."

"Well, I admire your gall."

"You're the second person that's made a remark to the same effect."

"Who was the other?"

"Mr. Howland."

"I don't wonder. I'm only surprised he didn't fall in a fit when you told him."

"It isn't the first surprise he's had in his life."

"Where's your capital coming from? Are you going to start on that thousand you got from Lawyer Caldwell?"

"No. That wouldn't more than pay a month's rent and furnish a small office."

"I believe you. Did you strike an angel, as they call them in the theatrical business?"

"No. I'm my own backer."

"I don't see what you've got but your nerve."

"That's because you don't know anything about my business."

Will stared at him.

"I didn't know that we had any important secrets from each other."

"You'll grow wiser as you get older."

"You're a puzzle to me. So you're going to be a broker? When do you start in?"

"I'm going to hire an office Monday, if I can find one to suit me."

"A single room or a suite?" chuckled Will.

"A suite of two. One large one for myself, and a small one adjoining for—guess who."

"I'll never guess who. I'm not a good hand at solving conundrums."

"Rosie Wood."

"Are you going to have a stenographer right off the reel?"

"No. She's going in business for herself as a public stenographer."

"There's some sense in that—she's sure to get business; but as for yourself, I don't know how you expect to do anything, even if you get a customer. You'd have to pay brokers' commissions the same as an outsider."

"I've got an arrangement to divide commissions with a house that holds a seat in the Exchange."

"Oh, you have! Going to hire a bookkeeper?" with a grin.

"No. I'll be able to keep my own books at the start."

"How about an office boy? Going to be your own messenger?"

"No. I've got one engaged. He's small and inexperienced, but he'll learn in time."

"What will he learn? How to warm the seat of the office chair?"

"Don't be funny, Will. As soon as I get started I want you and your sister to give me a call, just for luck, you know."

"Oh, we'll call, if only to see what kind of a sheep-shearing den you have."

"Thanks. This is our station. Let's get out," and they did.

CHAPTER X.

A STARTLING OCCURRENCE.

"Any offices in this building for rent?" asked Roy on Monday morning of the head janitor of the Atlas Building on Wall Street.

"Yes. There's one on the fourth floor that's just been given up by a broker who came here from Chicago, and who is going back again. Who wants it?"

"I do."

"You! Who do you represent?"

"Myself."

"Come, now, you're joking."

"I never joke on business matters."

"We don't rent offices to minors."

"Not if they furnish references?"

"What do you want the office for?"

"Business."

"What kind of business?"

"Stocks."

"This isn't a kindergarten for boy brokers," laughed the janitor.

"Will you show me the office that is for rent?"

"It's hardly worth while taking that trouble."

Roy flashed a dollar bill under his nose.

"That will pay you, won't it?"

"I don't want to rob you."

"Don't you worry about that. This isn't the only one I've got."

The janitor looked at the bill and then at Gilbert.

He saw that the boy looked as though he might be worth money.

As he didn't usually let a dollar, or any other sum of money get away from him, he took Roy up to the fourth floor and showed him the office.

"The tenant hasn't moved his furniture out yet, I see," said Roy.

"He wants to sell it to the next tenant, if he can."

"What does he want for it?"

The janitor mentioned a moderate sum.

"I'll take it if I can have the office."

As the janitor had figured on a good commission for disposing of the office furniture and fixtures, he was inclined to favor Gilbert.

"Can you furnish a guarantee that the rent will be paid to next May?" he asked.

"I'll pay the whole sum in advance," said Roy, who was satisfied with the price asked, "if I'm allowed a pro rata interest on the money."

"I'll take you down stairs and introduce you to the agent. If you can fix up the matter with him call and see me, and you can have the furniture as it stands."

"All right," replied Gilbert, and they went down to the ground floor.

The agent was not at first disposed to rent the office to Roy, but finally agreed to do so on his furnishing satisfactory reference and a guarantee that the rent would be paid promptly on the first of each month.

Roy gave Mr. Howland as reference and then went to look up a guarantor for the rent.

He called on Lawyer Caldwell, who appeared glad to see him, told him how he was fixed financially, what he expected to do, and what he wanted him to do for him.

The lawyer was surprised that he was going to open up as a broker at his age, but readily agreed to become security for a matter of eight months' rent.

With Mr. Caldwell's letter in his pocket he returned to the Atlas Building.

The agent read the letter and said he was satisfied.

He put it in his safe and then handed Roy a receipt for the first month's rent.

Gilbert hunted up the janitor, paid him for the furniture, and hurried away to find a painter to put his name and Rosie's on the glass pane of the door.

Before he left Wall Street that afternoon to notify Rosie to come to her new office in the morning the following legend took the place of the Chicago man's sign:

ROY GILBERT,
BROKER.

MISS ROSIE WOOD,
STENOGRAPHER AND TYPEWRITER.

"That looks like business," he said to himself, as he contemplated the neat gilt letters. "The next thing will be to scare up business. I guess I'm the youngest broker in the Street. I'm just eighteen years and a half old. Well, it's the young man who is coming to the front these days. There's lots of us, and we're going to let the world know that we're alive."

Thus speaking, Roy turned his back on the sign and left the building, feeling as important as any tenant in the big structure.

He went straight to Rosie's humble little home, where she lived and tended house for her old and nearly blind father.

Old Wood was always glad to see the bright boy who had done so much for his little girl, and it is needless to say that Rosie never failed to give Roy a warm welcome, for he had become more to her than anything else in the world except her helpless father, for whom she had the tenderest affection.

"Well, Rosie," said Roy, "I've got my office, with a small adjoining one for you that the former tenant used for his private sanctum, and you can come down in the morning. I bought the furniture and fixings, just as they stood, and all I had to have done was to get a painter to put our names—yours and mine—on the door in gilt letters. Everything is now ready for business, and I want you to come and get acquainted with your quarters right away."

"What time shall I come down?"

"Ten o'clock will be time enough. When you get plenty of work to do you will have to get down at nine. I'll order some business cards printed to-morrow with your name, business, and address on them."

"You're very good to me, Roy," she said, looking at him with shining eyes. "How can I ever repay you?"

"That will be for you to say when I bring my bill in one of these days."

"I'll try to pay you back, if I have to work for years," she said earnestly.

"You will never pay me in money, for I wouldn't take it that way."

"How else can I pay you?" she asked wonderingly.

"You'll have to study that out for yourself."

"I'm afraid I'm not bright enough to be able to do that."

"Don't run yourself down, for I won't stand for that."

She smiled archly at him.

He caught her around the waist and drew her toward him.

"Do you want to know how you can settle my bill when I present it?"

She seemed instinctively to know what he was going to say, and she turned away with a rosy blush suffusing her face and neck.

"You don't answer, Rosie," he said.

As he attempted to raise her face to his, she suddenly buried it on his shoulder.

"Do you love me, Rosie?"

He drew her quite close to him and she made no resistance.

"Is it yes or no?" he asked, quite certain what her answer would be.

"Yes," she breathed softly.

Then he raised her lips to his and kissed her.

At that moment both seemed to be supremely happy.

Shortly after he gave her the number of their offices in the Atlas Building, telling her to get out of the elevator on the fourth floor.

Then it was time for him to go home, and he left.

Rosie was delighted with the offices when she came down

next morning, and was particularly pleased with her own little den.

Then her name on the door attracted her like a new toy does a child.

After remaining an hour she went home, there being nothing for her to do.

In fact, she did not even have a machine yet, but Roy bought her one of the best that afternoon and arranged to have it delivered next day.

The young broker put a standing card in the more important financial journals stating that he was prepared to buy and sell stocks on commission, and deal in all kinds of investment securities.

It wasn't long before it got to be talked about in Wall Street that there was a boy broker in the Atlas Building.

This report excited a good deal of curiosity among the traders.

They wanted to know who the boy was, what had brought him into the Street, and whether he had a wad of any size or not.

The latter point interested a number of the brokers, who were not over particular how they made money so long as it came their way, and they kept within the pale of the law.

The Chicago man had been bleached out of \$40,000 by traders of this stamp, and they were looking around for a fresh subject on which to operate.

A boy with money might be considered a regular cinch, and several of these foxy brokers began to sharpen up their shears in anticipation of clipping a little of Roy's wool, or, in other words, his money.

As a preliminary to their operations, they proceeded to make his acquaintance.

They dropped in singly and in pairs, ostensibly to inquire where the Chicago man had gone to, but really to establish a footing with Gilbert and to satisfy their curiosity as to whether the game was worth the candle.

Roy, however, hadn't been three years in Wall Street without learning a heap about brokers in general and certain ones in particular.

He knew that reputable traders wouldn't bother themselves about him, or if they had any reason for calling they would have something better to do than to waste their time jollyng him.

So he distrusted the advances of his callers, and soon found they had unmarketable securities and undesirable stock to unload on him if he would only bite.

Roy wouldn't even nibble at such bait, and many of his visitors discontinued their calls in disgust.

There were two or three, however, who were not discouraged, and they persisted, hoping to land him in the end.

About noon on the first Saturday of Roy's experience as a broker he got his first customer, a farmer named Parker, from Quogue, L. I., who had been attracted by his advertisement in the Wall Street Argus.

Roy was dictating a letter to Rosie when he came in, and the undersized office boy took the visitor's name over to the young broker's desk.

As soon as Gilbert was at liberty he asked his caller what he could do for him.

Farmer Parker said he wanted to buy 100 shares of a certain stock then going up, and had brought the money to put up on margin, viz., \$1,000.

The transaction was soon put through, and the Long Island man departed with his memorandum.

"Nothing like making a beginning, even if it is about closing time on Saturday," said Roy to himself, as he contemplated the money on his desk.

He got a satchel to take it to the safe deposit vaults over Sunday, and was about to stow the bills in it when the door opened, and in walked Will and Grace Church.

They advanced to greet the boy broker when, without the least warning, they, as well as the occupants of the office, were treated to a sudden shock.

Crash!

A heavy missile struck the office window, wrecking the pane.

The startled Roy sprang from his chair amid a shower of splintered glass.

Will Church and his sister started back in consternation, while the office boy looked thoroughly frightened.

Gilbert's first impulse was to look through the broken pane, across the well which admitted light and air to the offices in that part of the building, in order to ascertain the cause of the trouble.

He was just in time to catch a fleeting glimpse of the grinning and malicious countenance of Jim Crawford as that young rascal fled from an open window in a corridor on the opposite side of the opening.

CHAPTER XI.

A SKIN GAME.

Roy, hardly noticing Will and his sister, darted for the door leading out in the corridor, and ran around into the adjoining corridor which led to the place where he had seen Crawford, intent upon catching that young rascal.

When he reached the spot there was no sign anywhere of the former A. D. T. messenger.

Roy hunted around and found a rear stairway, down which he sprang as rapidly as possible until he struck the entrance facing on the other street.

There were a dozen places along the block where Crawford might be hiding, and Roy, after looking up and down the narrow thoroughfare, decided that there was little chance of his catching his young enemy at present.

"I'll pickle you yet, you little rascal!" the young broker breathed, as he turned away to find the janitor and notify him of the damage that had been done to one of his windows.

When he got back to his office he found Will and Grace patiently awaiting him, and conversing with Rosie.

"I never was so frightened in my life," said Grace, after he had greeted his visitors. "It came so suddenly, and the crash of the glass made me think for a moment that something had happened to the building. Who could have fired that stone?"

"An enemy of mine, named Jim Crawford."

"What!" cried Will. "Did Crawford do that?"

"He did," replied Roy. "When I looked across the well I saw his face as he started to make himself scarce."

"That accounts for your sudden exit from the room."

"Yes. I was in hopes of catching him, but he was too spry for me."

"How did he get away?"

"By a stairway in the rear that took him out on Pine Street."

"You'll have to notify the police and have him run down."

"That's what I'm going to do."

"This is a fine office you've got, old man. Must cost you a good rent."

"It costs enough."

"How do they figure the rent of these offices? Do you know?"

"By the square foot of floor space as a basis, and then location."

"A suite of rooms overlooking Wall Street, on the second floor, must be pretty steep, then?"

"I should imagine the yearly rent would buy a small house and lot in a good locality."

"Doing any business yet?"

"I got my first customer about an hour ago. He bought a hundred shares of a certain stock and put up his margin."

"I congratulate you," said Grace. "The first customer is usually the hardest to get."

"I believe you. It's taken me the whole of the week to round him up," laughed Gilbert.

He took Grace and her brother into Rosie's den.

"What a snug little office you've got, Miss Wood," said Grace. "You must be very comfortable and independent here."

Rosie smiled and said she was.

"I see you've got some work on hand," said Grace.

"Oh, yes. Roy gave me some right away. He's been all over the building with my cards."

"You'll probably have all you can do as soon as you become known," said Grace, rather envying Rosie her position and opportunity. "It's ever so much nicer to work for one's self. Don't you think so?"

"I haven't had any other kind of experience," replied Rosie.

"You ought to thank your stars, then. It isn't such a picnic to be at the beck and call of an employer. There are times when things go wrong with him, then he's bound to be cranky and hard to please."

"Well, folks," said Roy, "you must all go to lunch with me to-day."

"All right," replied Will, taking it on himself to answer for the others, "that's an invitation the girls won't refuse, I'll bet my hat."

"You are putting one word for us and two for yourself," laughed his sister.

"You seem to have a hard opinion of me, sis," replied Will. "Just think of a fellow's sister showing him up that way."

"You can stand it, I guess," said Roy. "Put on your hat, Rosie. It's time to shut up shop."

He went over to his desk, called his office boy and paid him off, and then they all left the building together.

Later on he swore out a warrant against Jim Crawford, and it was given to an officer to serve.

Crawford, anticipating such a move, got out of the city, and consequently was not arrested.

A broker who had an office on the same floor came in to see Roy Monday morning.

His name was John Hague.

This wasn't his first nor his second visit to the young broker, and Gilbert had an opinion that Mr. Hague had designs on his financial resources.

At any rate, he didn't fancy the trader much.

"Good-morning, young man," said Mr. Hague. "How are things coming?"

"There's no particular rush at present," replied Roy. "I'm not looking for a monopoly in the business."

"Got any private deal on?"

"No, sir."

"Then I can put you next to a pretty good thing. Several of us are getting up a pool to boom a certain stock that's low down in the market. It's a dead open and shut winner. I've spoken to the boys about you. I told them you were a promising young fellow, and that we ought to let you in on this thing. They have agreed to let you share in the profits. If you've \$50,000 that you can spare for a week or ten days I can guarantee that you'll make \$100,000 clear money."

"What is the name of the stock you're going to boom?"

"That's hardly a fair question, young man. You haven't agreed to go in yet."

"Is it a blind pool?"

"Yes. It is necessary that absolute secrecy be maintained in order to prevent any hint of the scheme getting out among the other brokers. One man will do the buying and booming, and we have implicit confidence in him."

"I'm afraid I'll have to decline your invitation. I don't fancy closed pools. I prefer to handle my money myself, and keep track of where I am at."

"I assure you this venture is a perfectly safe one. If it wasn't I wouldn't go into it myself."

Roy, however, declined to go into the combine, and Mr. Hague took his departure much disappointed.

The boy broker dictated a letter to the farmer of Quogue, telling him that he had bought the 100 shares of M. & P. according to directions and held them subject to his orders.

Roy had made the deal through a young broker who was friendly with him.

Soon after Mr. Hague left the postman brought in a couple of letters.

One contained a money order for a sum of money to cover the margin on fifty shares of C. & O. at the market price, together with directions as to its sale, and the other was merely an inquiry.

Both were from out-of-town people who had seen Roy's advertisement in the papers.

Gilbert sent the order to his friend the stock broker, with the directions, and dictated an answer to the other.

That was all the business Roy did that day.

Next day at noon Will came in looking as if he was the bearer of news.

"I've got a tip for you, Roy," he said.

"I hope it's a good one, then. There'll be ten per cent. in it for you if it pans out a profit."

"Well, a broker friend of mine gave it to me as a sure

thing. He said that I could go in with you on it, as he didn't suppose I had any money myself. He knows we are friendly, and he said you ought to allow me a good rake off."

"Who is this broker?"

"George Arnold."

"I don't know him by name, at any rate. Does he know I'm in business for myself?"

"Yes, for he asked me how you were getting on?"

"What is the tip?"

"A combination of capitalists has been formed to boom Kentucky Central. It is going now at 52. Mr. Arnold said it would be up to 60 inside of a week, sure."

Roy made a note of the matter on a pad, and of such other information with respect to the pointer as Will could give him.

It appeared that Broker Arnold had suggested to Will the advisability of his going to Gilbert without delay and bringing the tip to his notice, because he said no time was to be lost if they expected to get in on the ground floor.

"All right, Will. I'll look into it. It seems like a good thing."

"You ought to be able to make enough out of it to pay all your expenses for a year," said Church.

"I should hope to do even better than that," was the reply.

Will said he'd have to go, as he had snatched the time on the wing in order to rush the tip to him.

Roy thanked him and he went away.

Fifteen minutes afterward a man came in and asked to see Mr. Gilbert.

"That's my name," said Roy.

"I was told you was a young man and new in the business, that's why I came to you. I want to deal with a strictly honest broker. One who hasn't learned all the tricks of the business. I've got a block of 5,000 shares of Kentucky Central I'd like to sell you. It's worth 52, and is likely to go up, I guess; but I can't afford to hold it any longer. What kind of a deal can you make with me?"

"I couldn't buy it out and out, just now," replied Roy, thinking it a singular coincidence that he should be offered a chance to buy the very stock on which he had just got a tip.

"I'll tell you what I can do, then," said the man. "I'll sell it to you at 54 on a ten-day option. I'll deposit the shares in any trust company you mention, and you can let me have ten per cent. in cash on account. At the end of ten days you can either pay the balance and take the certificates, or you can dispose of your option at the market price."

"I don't think I'd care to pay 54 for the stock, Mr. Pratt."

"I think it would pay you to do so on a ten-day option. I'll give you an hour to think it over. I've got some business on South Street. I'll stop in on my way uptown."

As he seemed to be in a hurry, Roy didn't offer to detain him.

"What's the use of paying him 54, and putting up ten per cent. of the value of the stock at that figure, when I can go to a broker and buy as much as I want at 52 on the regular margin?"

Roy went over and looked at the ticker.

To his great surprise, there were several transactions in Kentucky Central on the tape, viz.: 1,000 at 52½, 2,000 at 53½, 500 at 54, and 1,500 at 54½.

"My gracious!" he exclaimed. "It's started to go up already. If I'd taken up Mr. Pratt's offer of 54 I'd got the stock below the market without either of us being the wiser. I thought it would hug 52 for several days yet. He won't sell at 54 when he comes back unless he fails to look at the ticker."

In a few minutes another quotation of K. C. at 55 appeared on the tape, and now Roy felt like kicking himself for not taking up the visitor's offer.

He looked up the past performances of Kentucky Central, and saw that it had not sold higher than 52 in six months, and had been down as low as 45.

Roy put on his hat with the intention of hunting up Broker Arnold and having a talk with him.

When he reached the ground floor of the building he was surprised to see Mr. Pratt talking to Broker Hague.

As he passed close behind them he heard Hague say:

"You'd better go back in a few minutes. We've put several wash sales through and boosted the price to 55. He'll be sure to see the figures by this time, then he's bound to close with you at 54, as his friend Church has brought him the fake tip we got Arnold to give him. Tomorrow the stock will be down to 50, for there is nothing to hold it up, and we'll have \$26,000 of his good money in our pockets."

Like a flash Roy saw through the game that was being played on him, and for the moment he was mad enough to march up to Broker Hague and punch his head.

He prudently restrained his inclination and walked out of the building.

CHAPTER XII.

HOW ROY GOT THE BEST OF THE SITUATION.

"That's a mean game Broker Hague put up on me, and only for the accident of catching him and his friend Pratt together, and overhearing what he said, I'd surely have been caught to the tune of \$26,000," muttered Roy to himself as he walked up the street. "I'd give something for a chance to get back at Mr. Hague for this. It is evident that he's taken me for an easy mark, and I came near proving his judgment to be correct."

In order to avoid meeting Mr. Pratt, Roy did not return to his office for nearly two hours.

When he finally got back his boy told him that Mr. Pratt had come in soon after he went out, had remained half an hour, and then left, saying that he would return later.

As Roy didn't care to meet him he went out again, after looking at the ticker and noticing that there was another Kentucky Central quotation at 55½.

The figures, which he knew couldn't be sustained, gave the boy broker an idea.

"If I can work it, I'll make something out of this trick after all," he said to himself.

He went to the safe deposit company where he kept his money, and then called at Washington, Stark & Co.

He saw Mr. Stark this time, told him that he was now in business for himself, and said that he wanted to sell 10,000 shares of Kentucky Central short.

"It's quoted at 55½, but if you can't get a buyer at that sell it at 54 or even 53. I'll put up \$55,000 as a guarantee to deliver at the sale price."

Mr. Stark whistled a little at the size of the boy's deal.

But he was glad to take the order, for there was a commission of \$2,500 in it for his firm, however the transaction turned out.

So he wrote a note to Mr. Washington at the Exchange, and sent it over by his messenger.

An hour later this same messenger carried a note to Roy at his office.

It stated that W., S. & Co. had sold for Gilbert's account 2,000 shares K. C. at 55, 5,000 shares at 54, and 3,000 shares at 53½.

At a quarter to four that afternoon Will came bounding into Gilbert's office.

"Well, old man," he said, "have you done anything yet about that tip?"

"Don't say anything more about that tip of yours. It was a fake, pure and simple," replied Roy.

"A fake!" gasped Will, taken all aback. "Why, Mr. Arnold—"

"Mr. Arnold suggested in a roundabout way that you'd better let me in on it, didn't he?"

"Yes, because he knows, or supposes, that you have money, while I have none. He said you'd be able to work a deal on the strength of it, and I could get a good rake-off for putting you in the way of making a few thousands."

"Very kind of him," answered Roy sarcastically. "Well, the whole thing was a put up job to do me out of as much money as possible."

"It was!" cried Will. "I don't see how you make it out. Mr. Arnold—"

"He acted as a sort of confederate in the matter because he's acquainted with you, and the only way they could get the pointer to me in an unsuspecting way was through you. The scheme was engineered by a broker named John Hague, who has an office on this floor. He's been trying to rope me into something ever since I opened up here. He calculated to fleece me to the tune of anywhere from twenty to thirty thousand dollars, but fortunately I got on to his game and have foiled him."

Roy then explained to his friend how Hague, assisted by other brokers supposedly in the game, worked a series of wash sales on the Exchange for the purpose of securing higher quotations in Kentucky Central than the regular market rate, and while this was going on that Hague had sent a man in to him to sell him a block of the stock at a figure that would have put about \$26,000 cash into the pockets of the conspirators.

"As soon as they had accomplished their purpose they intended to let the stock fall back to its old figure, or maybe lower, and I would be caught in the shuffle," said Roy. "It was simply a nasty little skin game that no reputable broker would countenance; but it's going to put a few dollars in my pocket just the same."

"How?" asked Will, in surprise.

Roy told him how he had taken advantage of the fake rise to sell 10,000 shares of the stock short, and he had actually got a higher figure than he expected to get.

"It's bound to go down to-morrow, and somebody is bound to lose. It's too bad that it won't be Hague and his

smart aleck associates. However, I may reach Mr. Hague yet. I'd like to show him that I'm not quite as easy a mark as he seems to consider me."

"I'm surprised that Mr. Arnold should play me such a trick," said Will, in great disgust.

"He was just trying to reach me through you to oblige Mr. Hague or somebody in Mr. Hague's interest."

"Well, I hope your short deal proves a winner," said Will. "You will practically turn the tables on them in that case."

"They won't know it, though. Neither will they lose anything."

"You'll have the satisfaction at any rate of knowing that you've come out ahead in the matter."

At that moment Rosie came out of her room with her hat on, prepared to go home, so Roy said he guessed he'd close up shop.

Next morning 1,000 shares of Kentucky Central were sold at 52.

Two days later the stock had receded to 50.

Roy chuckled as he saw the slump.

It was only what he had expected.

"I guess I'll be able to buy it even lower than that," he said to himself. "Then I'll make a handsome profit out of the transaction."

Three days later Roy sent word to Washington, Stark & Co. to buy 10,000 of K. C. to cover his short sales.

The firm did so, getting it at an average price of 48½.

Roy's profits amounted to the difference between what he sold for and what he paid for the stock in order to deliver it, or \$52,000.

He had now a capital all told of \$123,000.

"I have been in business two weeks, have six out-of-town customers, and have made something over \$50,000 on a short deal," said Roy to Rosie, on the afternoon that he got his check from Washington, Stark & Co. "Not so bad for a beginning, is it?"

Of course Rosie thought it was just splendid.

"My late boss, Mr. Howland, told me that I wouldn't last three months, or, at the most, six. I mean to do the best I can to show him that he was away off in his calculations. I'm in the business to stay, and if I am half way fortunate I guess my anchor will hold."

On the following day Mr. Howland paid his late messenger a visit.

"How are you pulling out, Roy?" he asked, after he had taken in the office.

"First-rate. I've made \$50,000 in the past six days."

"The dickens you have!" exclaimed the broker.

Then Gilbert told him how a clique of foxy brokers had tried to take him in by conveying to him a fake tip on Kentucky Central, and how, after they had temporarily forced the price up, he had sold the stock short in anticipation of an immediate decline, by which he had made the sum in question through Washington, Stark & Co.

"Upon my word, you are a great deal smarter than I supposed you to be," chuckled the broker. "Who were the brokers who failed to get your scalp?"

"I only know one, the man who put the scheme through. His name is John Hague. George Arnold, however, was the one through whom the pointer came."

The idea that a mere eighteen-year-old boy was able to

checkmate a sharp trader like Hague was too good to keep, and so when Mr. Howland went to the Exchange next day he circulated the news.

The result was that Hague and a couple of his friends received an unmerciful roasting from their associates.

This was bad enough, but when they learned that the boy broker had not only foiled them but had made \$50,000 out of the game, they were madder than hornets.

After that Hague kept clear of Gilbert's office, but none the less he yearned for a chance to get square with the boy.

CHAPTER XIII.

ROY GETS A BIG COMMISSION FROM HIS FORMER EMPLOYER.

One morning Mr. Howland came into Gilbert's office.

"I'm going to give you a chance to make a little money, Roy," he said. "I want you to go around among the brokers' offices and buy me all the shares of R. & H. you can get hold of. The stock is to be delivered C.O.D. at the Manhattan National. If anyone should ask you who the stock is for you will simply say that it's for a customer of yours. I am not to be known in connection with the matter, you understand? That's why I'm doing a portion of my buying through you. I guess you know when to keep your mouth shut and when to open it."

"Yes, sir. I learned that in your office. You never found me telling tales out of school, and you never will."

"Yes, that's right. It's because I know I can trust you that I am taking you into my confidence in a very important matter. I want you to get on the job at once and lose no time. R. & H. is going at 85. I authorize you to give 85½ if necessary, but no higher until you have communicated with me. Understand?"

"Yes, sir," said Roy, taking up his hat.

Mr. Howland went away and Gilbert started out to buy the stock.

The first half dozen brokers he visited had none of it, and then he struck a block of 5,000 shares, for which he had to pay 85½.

By one o'clock, when he stopped long enough to get a hasty lunch, he had secured 18,000 shares.

Then he heard that Broker Hague had some of it.

He made no bones about calling on that gentleman, who happened to be in his office.

"Have you any R. & H. shares, Mr. Hague?" he asked as soon as he was admitted to the trader's private room.

"I have. How many do you want, and what are you paying for it?"

"How many shares have you?" asked Roy.

"I've 4,000 shares."

"It's going at 85½."

Hague took a look at the tape and came back.

"I'll let you have the whole block for 85½."

"No you won't," replied Roy. "I'll give you three-eighths."

"Are you buying this for yourself?"

"No, sir. It's for a customer."

"Do you want the block?"

"I'll take it at 85¾."

Hague considered a moment and then said he wanted 85½.

Roy declined to give it, and rose to go, when Hague agreed to his terms.

"I shall want a certified check or the cash—\$342,000."

"When can you deliver the certificates?"

"At once."

"All right. Deliver them C.O.D. at the Manhattan National."

They exchanged memorandums and the deal was concluded.

"That makes 22,000 shares," said Roy to himself, as he started for his office, to look in for a moment. "At an eighth of one per cent. for buying, my commission so far amounts to \$2,750. Not a bad day's work, and I've a couple of hours yet to pick up some more."

He finally sent word to Mr. Howland that he had secured 25,000 shares, most of it at 85½.

Next morning the stock opened at 85½, and speedily went to 85¾.

Roy sent word to Mr. Howland, and asked for permission to bid higher.

He was given a leeway of one-half per cent. above the market.

Under these conditions he got hold of 12,000 more shares that day.

Then Mr. Howland sent him word to stop.

Whereupon he forwarded his statement to the broker and in due time received a check for \$4,625 to cover his commission.

Directly he got word to quit buying for the broker he considered himself free of any further obligation to Mr. Howland, and he went to the little bank on Nassua Street and ordered the clerk to buy for his account at the Exchange any part of 5,000 shares of R. & H. at the market price on the usual margin.

It took the bank's representative three days to get the stock at an average price of 87.

Two days afterward the Exchange began to howl over the stock, for it commenced to rise steadily until it struck 95, at which point Roy ordered a sale of his holdings, a thousand shares at a time.

His winnings on the deal amounted to \$38,400.

In the meantime Rosie had accumulated quite a lot of custom, and was doing very well indeed.

Among those who favored her with work was a young lawyer who had been struck with her beauty, and he was getting into the habit of calling on her with considerable frequency, bringing work each time as an excuse.

More than half of the typewriting he paid her for he had no use for, and tore up as soon as he returned to his office on the floor above.

One afternoon when he called he was slightly under the influence of mint juleps, or something else of that nature.

He drew his chair up near her, and his attentions became embarrassing to the girl.

Gilbert was out at the time, or she would have told him that she wanted her visitor to go.

Finally the lawyer, whose name was Gerald Ladelle, asked her if she wouldn't honor him by going to dinner with him, and afterward to the theater, that evening.

Rosie declined as politely as she could, and then hinted that as she was very busy his presence was a drawback to her work.

The young lawyer wouldn't take the hint, though it was plain enough, and persisted on remaining.

Rosie finally became desperate, and called the office boy inside and asked him to remain.

At this point the telephone bell rang, and Rosie ran out to Roy's desk to answer it.

To her great relief and satisfaction she found that Roy was at the other end of the wire.

After answering his questions she told him about the presence of Lawyer Ladelle, and how he persisted in remaining and annoying her with his attentions.

"Put on your hat and go out for thirty minutes," he told her. "By that time I'll be back."

She followed his directions to the letter.

The lawyer, however, accompanied her as far as the corridor, and there she got away from him.

When Roy returned to the office he learned all the particulars from her.

He immediately called on Ladelle, carrying with him a quantity of work the lawyer had left with Rosie, and said a few plain things to him.

The young legal luminary resented his interference in the matter, and told him to get out of his office or he'd throw him out.

"I don't think you will, Mr. Ladelle," replied Roy coolly.

The lawyer rose from his desk in an unsteady manner, and seemed about to carry out his threat.

Gilbert wasn't afraid of him in the least, and was prepared to look out for himself.

"Are you going to get out?" asked Ladelle in an ugly tone.

"Yes. I'm going, for I've said all I had to say; but I'll take no threats from you. As a lawyer you ought to know better than to use them. Hereafter, you need not bring any more work to Miss Wood, for she will not receive it from you."

Later on the lawyer sent his boy down to Rosie with a batch of work, but she sent it back with a verbal message that she was too busy to accept any more.

Ladelle, having learned from his boy that Gilbert was out, ventured to visit Miss Wood and try to square himself.

Rosie refused to listen to any explanation and asked him to go, which he did, very reluctantly.

She told Roy when he returned that the lawyer had been in, and that she had refused to have anything more to do with him.

"You did right, Rosie," replied Roy. "A man who makes one bad break is liable to repeat it, and I don't want my promised wife to be annoyed by any man."

He put his arms around her protectingly and she nestled close to him.

Then their lips met in a long, sweet kiss.

She was very happy, for her dream when a flower girl was coming true.

CHAPTER XIV.

IN WHICH MR. HAGUE TURNS OVER A NEW LEAF.

Not very long afterward another effort was made by the crafty brokers who were seeking some of Gilbert's fleece

to get him into a combination to boost a certain stock, the name of which the man who tried to interest him in the pool wouldn't disclose until he agreed to join them and had put up \$75,000.

The gentleman, who was working in the interests of the combine, was no more successful than Mr. Hague had been.

Roy explained to him that he never invested money that he couldn't at all times have direct control of himself.

"The moment I went into a pooling arrangement, such as you speak of, I'd have to be governed by the will of the majority."

"That's true enough," admitted his visitor, "but you'd share in all the advantages of being on the inside in the game. We have backing enough to force the stock fifteen to twenty points above the present market rate, and hold it there long enough to unload at a big profit. The risk you'd face is really a minimum one, in comparison to the risks you'd face in bucking the market alone. Here we know just what we can do, and are going to do. We know at exactly what point it will be safe to unload on the public. When we're out of it the public will have the stock at a high figure, while we'll have the public's money. The game is played every little while, and brokers are constantly adding to their fortunes by a sure thing. By going in with us you are really betting on a certainty. There isn't one chance in a hundred of you losing."

"That may be all very true; in fact, I know that fortunes are often made this way by the solid men of the Street, but for all that I prefer to use my own judgment in any deal I go into, then if I lose I know I made a mistake, that's all."

His visitor continued to argue his point a while longer, but could make no headway with Gilbert, and finally retired, convinced that the boy broker couldn't be made to bite at the bait offered so temptingly.

Roy put on his hat and followed his caller at a distance till he saw him enter Broker George Arnold's office.

"I wonder what kind of a game was tried on me this time," he said to himself. "I don't know any broker outside Mr. Howland who has interest enough in me to offer to take me into a legitimate pool and give me an even show for a slice of the profits. Why, \$75,000 would cut very little ice in such a combine. It takes millions to operate with any chance of safety."

He hung around Arnold's office for a while and finally saw Mr. Hague go in there.

Fifteen minutes later the three men came out together and headed for a Broad Street cafe.

Roy went to the swinging door and looked in.

They were lined up at the bar.

After a while they came out, and after standing a few minutes on the curb they separated, Hague going over to the Exchange.

As he was crossing the street an automobile dashed down upon him.

Roy saw the broker's peril, hallooed to him, and dashed forward.

The chauffeur put on his brakes and tooted his horn.

Hague looked up in a startled manner, saw what was coming, and sprang back.

In doing so he tripped and fell.

Gilbert reached him just in time to grab him by the

collar and yank him backward as the machine, which was a big touring car, slipped by.

Hague sat up as white as a sheet, trembling all over.

A crowd began to gather.

Then he recognized his rescuer, and was dumbfounded.

Roy assisted him on his feet and began to brush him off.

"I guess you're all right, now, Mr. Hague," he said, leading him over toward the Exchange.

"I believe you saved my life, Gilbert," fluttered the broker, who was still shaking like an aspen leaf. "I sha'n't forget it."

"Don't let that worry you, sir. I'm glad I was on hand to help you out. Good-bye," and Roy left him at the door of the Exchange and returned to his office.

As he was preparing to close up, about four o'clock, Broker Hague walked in and sat down near his desk.

"You did a great favor for me to-day, Gilbert," he said in an embarrassed way.

"I won't deny it, sir, but——"

"You saved my life," interrupted the broker.

"I am not sure of that," replied Roy.

"I am sure of it," answered the trader, nodding his head in a positive way.

"All right, we'll let it go at that."

"I want you to understand that I am grateful to you, young man. I don't want to die yet. I ain't fit to die."

"Well, I guess there isn't much danger of you dying very soon, sir."

"I don't know," replied the broker solemnly. "That automobile gave me a great shock. I don't feel as well as usual."

"Oh, you'll get over it by to-morrow."

"I want to do something for you in return for what you did for me."

"No, sir, I'd rather you wouldn't."

"You've got a grudge against me, Gilbert, because——" He stopped and looked embarrassed.

"Are you referring to Kentucky Central?"

"I am. I tried to take you in on that. You found the scheme out in some way and turned the game to your own advantage, and I haven't heard the last of it yet."

Gilbert made no reply.

"Several of us had arranged to try and get you in on another scheme. We sent a broker to call on you to-day, but you wouldn't bite."

"Oh, then, that was a put-up job, too, was it? I ought to be extremely grateful to you gentlemen for the interest you are taking in me," replied Roy ironically.

"I deserve your sarcasm, Gilbert. I am ashamed of myself. I want to do the right thing. I want to put you on to something you can make money in as an evidence of my gratitude to you for saving my life."

Roy looked doubtful.

"I am sorry that you distrust me, Gilbert," said the broker, looking glum.

"You shouldn't have given me cause, sir. There ought to be honor and decency in the business as well as shrewdness."

"I've been thinking the matter over, and I want to make amends."

"It isn't really necessary, Mr. Hague. I'm willing to cry quits."

"But I won't be satisfied unless you let me help you make a stake, for I know you wouldn't let me pay you for saving my life."

"Of course I wouldn't."

"I'll tell you what I'll do. You needn't call a witness. I'll write it down in black and white, and sign it in full in such a way as will make me responsible for it. Will that satisfy you?"

"Yes. Then I'll know that you mean well."

"You promise me that you'll not show this to anyone, and that you'll destroy it as soon as the deal is over?"

"Yes."

"I am giving it to you as proof of my sincerity, for if it became known that I gave out this information it would ruin me in the Street."

Mr. Hague drew his chair up beside the desk and wrote out a statement that certain brokers, whose names he mentioned, were combined to boom A. & P. stock, and that they were backed by a capital of \$10,000,000.

After signing what he had written he said:

"Arnold, myself, and another broker will begin buying to-morrow. You must buy as many shares as you can handle at once, and hold them till I send you word to sell. I will give you the tip when we begin to unload, or probably just before. I will send you the word 'Unload' by special messenger, and you must then act at once, the only condition being that you will order your broker to let it out in small lots, so as not to disturb the market."

"All right," replied Roy. "I will agree to do that."

"We are friends after this, are we?" asked Hague, holding out his hand.

Roy nodded, and his visitor put on his hat and went away, apparently satisfied in his conscience.

CHAPTER XV.

CONCLUSION.

Next morning Roy called at Mr. Howland's office.

The new office boy and messenger took his name in to the broker.

He was accorded an immediate audience.

"Good-morning, Roy. Glad to see you. What can I do for you?"

"I've got a commission for you. I want you to attend to all my business after this—that is, all my personal business. I have an arrangement with a friend on the Exchange to divide commissions on my customers' business."

The broker smiled.

"I'll take any commission you may wish to give me."

"All right, sir. I want you to buy me 20,000 shares of A. & P. on margin."

"My goodness, Roy, have you capital enough to risk such a deal as that?"

"I have."

"Evidently you have a tip. Can you depend on it?"

"I think I can. If it fails me I'll not be the only one ruined."

"That is poor satisfaction," laughed the broker. "So you really want me to buy 20,000 shares of A. & P.?"

"Yes, sir. Here is the money to cover the margin at 80. I'll allow you one point leeway."

The deal was made, and Roy returned to his office not a little excited, for he stood either to go broke or make probably at least a quarter of a million.

Mr. Howland had little difficulty in getting the 20,000 shares, as the buying by the syndicate had only just commenced.

He got it all on the outside of the Exchange, as Roy had told him to work it that way so as to keep the knowledge from the ears of Mr. Hague's associate brokers.

He got it at 80 or 80½.

As soon as he had completed the purchase he notified Roy of the fact, telling him that he held it subject to his orders.

Will came into Gilbert's office that afternoon.

He had read in the morning papers the account of Roy's rescue of Broker Hague on Broad Street the afternoon before, and he was curious to learn how the broker in question had acted toward Roy.

"You've got yourself into the limelight again, old man," he said. "If you keep on, the papers will write up your obituary when you die."

"I hope they won't be called on to do that for some time yet," replied the young broker. "I'm not hankering after a burial yet."

"You'd make a pretty healthy-looking corpse," grinned Will. "So you saved Broker Hague from getting run over? Hague is such a good friend of yours, too, I don't think."

"Oh, there's worse than he in the world."

"What did he have to say when he found that he was under obligations to you?"

"He came around and made it all right with me."

"How?"

"That's one of my business secrets."

"Which means that it's none of my business, I suppose?"

"Well, don't get mad over it," laughed Roy.

"I suppose you heaped coals of fire, as the saying is, on his head?"

"A few."

"You've got him where the hair is short now. If he puts up any more jobs on you after this he'll be a pretty small kind of man."

Roy thought it well to change the subject, and he began talking about something else.

When half-past four came around Rosie finished work for the day, and then Roy told Will that he was going to lock up.

The boys walked with the girl as far as Brooklyn Bridge and then took the subway for Harlem.

Roy now kept a sharp eye on the ticker for developments in A. & P.

The stock, after hanging around 80 for two days, began to advance slowly when the syndicate brokers commenced to bid for the stock in the Exchange.

On the fifth day it was up to 83.

The stock was gradually cornered by the pool and became pretty scarce.

As soon as the syndicate got hold of all that was in sight, their brokers started to bid the price up.

All this helped to boost A. & P. higher every day, and eight days after Roy had made his purchase it was selling at 92 and pointing upward.

On the following day, after an exciting session, it reached and passed par.

Roy was now momentarily expecting to receive from Mr. Hague the magic word "Unload," and he had notified Mr. Howland to be prepared to work the stock off in small lots as soon as he handed in his order to sell.

When the price reached 105 he received the tip from Broker Hague, and passed it on to Mr. Howland.

The demand for the shares was so heavy that the syndicate didn't have to take a share of Roy's 20,000.

Every one went to outsiders, who were crazy to get it.

Roy got an average of 105½ for his holdings, and when he settled with Mr. Howland he found that his profits amounted to just half a million.

This made him worth \$666,000 all told.

"Rosie," he said that afternoon, going into her den and closing the door, "I am worth over \$666,000 now. According to our arrangement, you were to enter into a life partnership with me as soon as I had made half a million. The time has come, therefore, when we must carry out the terms of our bargain. Are you ready, little sweetheart?"

Yes, she was ready to do whatever Roy thought best.

So arrangements were got under way for their wedding.

"Your name will have to come off the door, for of course as my wife you will not need to work any more," he said to her. "Please notify all your customers that you are going out of business in a few days."

A few days before they were married, Jim Crawford, thinking himself secure, ventured to return to New York.

He was nabbed by a detective before he had been in the city twenty-four hours.

Ultimately he was sent to the Elmira Reformatory for two years.

Not only was Mr. Howland at Roy's wedding, but Mr. John Hague was present, and the bride received from him a handsome and valuable present.

Bride and bridegroom both wore the two halves of the broken ring at the altar, for they fully believed they owed all their luck to the charms.

Roy Gilbert is now twenty-one, and his career in Wall Street is hardly more than begun, but we have said all we set out to say about him, for the most interesting part of his early life was when he became A BROKER AT EIGHTEEN.

THE END.

Read "ONLY A DOLLAR; OR, FROM ERRAND BOY TO OWNER," which will be the next number (99) of "Fame and Fortune Weekly."

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GOOD STORIES.

The largest automobile in the world is being constructed for a Parisian doctor. In it, accompanied by two medical students, he intends to make a trip around the world. It will have two sleeping apartments, a large workroom and four big tanks for storing oil.

H. P. Kellor is the owner of a hundred-acre squirrel park on one of his farms two miles west of Ripley, Tenn. The trees in the park consist mainly of oak, hickory, beech, and a few pecan and chestnut. There are several varieties of squirrels—gray, black, fox, and a few white. At almost any hour of the day scores of the little, nimble-footed creatures can be seen sporting around the cribs and barnyards on the premises, and seem to be quite gentle. Occasionally a few of them stray off into the adjoining woods, but return.

The dexterity that men acquire in the control of powerful agencies is exemplified in the varied uses to which mining engineers put the high explosives which they are constantly handling. One of the uses of dynamite which is most surprising to the lay mind is that by which the saw and cold chisel have been done away with in the handling of bar iron. When an engineer wants a piece of bar iron or steel of a certain length for any purposes about the mine, he does not stop now to cut it through with saw or chisel. A dynamite cap does the work in a jiffy.

John Handley, a pearl button manufacturer of Union Hill, N. J., discovered a pearl as large as a good-sized marble partly imbedded in and hidden under the hinges of an oyster shell. Handley had just received a big consignment of shells from England and was busy knocking off the hinges, the first operation in button-making, when he ran across the pearl. When he knocked off the hinge from the shell he was handling at the time, a little round ball dropped out and fell upon the bench, where it glistened in milky whiteness. A local jeweler offered him \$200 for his prize, but believing from its size and purity that it was worth considerably more, he refuses to sell it for that price.

The country editor had turned the personal column over to his daughter, temporarily, while politics claimed his attention. The daughter had studied country editorial methods to some advantage, and the following items appeared: "Tom Jones called last evening with a two-pound box of candy. Call again, Tom." "Harry Mason was around with his trotter and side-bar buggy last week. Don't forget the number, Harry." "George Brown's bill-board is said to be good for two seats for anything that comes. We always like to see George on show nights." "Miss Mary Martin, the milliner, has a magnificent display of the latest styles in her show window. How much is this good for, Mary?"

Eugene Aram was born in Yorkshire, England, in 1740, and became remarkable for his talents, scholarly acquirements and unfortunate end. His father was a gardener, and while assisting him in his duties Eugene studied mathematics and also languages. After his marriage he became a schoolmaster, and continued his studies with such success that he soon acquired an excellent knowledge of Latin, Greek, Hebrew, Arabic and other languages. In 1759 he was tried for the murder of a shoemaker at Knaresborough, and found guilty. At the trial he made an able defense, but later confessed his guilt. On the night before his execution he attempted suicide by opening the veins in his arms, but was discovered before he bled to death, and the sentence of the law was carried into effect.

The Pharos of Alexandria, which was regarded as one of the seven wonders of the world, on account of its grandeur and utility, is perhaps the first lighthouse of which we have any definite description. It stood on the Island of Pharos, at the entrance of the harbor of Alexandria, and is said to have been constructed about three hundred years before the Christian era by Sostratus Cnidius, and was dedicated to the "gods protectors of the safeguard of sailors." The height of the original tower is given as 450 feet, but Josephus writes that the light was visible at a distance of about thirty-four miles. This would have necessitated a height of about 550 feet.

JOKES AND JESTS.

Prince Haseba, the distinguished Japanese, referred at a dinner in Spokane to the cleanliness of his nation.

"If you should visit a Japanese house," he said, "you would be obliged to remove your shoes at the doorway. Japanese floors are beautifully kept. I know of some houses where thirty or forty servants have no other duty than the polishing of the floors.

"A young Japanese student, studying in London, had the misfortune to live in an apartment-house where the janitor did not keep the hall in good condition. It was a great change to him and he felt it keenly.

"On the approach of winter the janitor put up in the entrance the notice: 'Please wipe your feet.'

"The young Japanese, the first night he observed this notice, took out a pencil and added to it, 'On going out.'

"Never point, my dear," said the mother gently.

"But, mamma," objected the little girl, "suppose I don't know the name of the thing?"

"Then let the salesman show you all he has in stock until he comes to the article that is desired."

She—He declares he loves the very ground I tread on. He—Ah! I thought he had his eyes on the estate.

"She seemed infatuated with you, and yet she refused you?" "Yes." "I wonder if your declaration was ardent enough?"

Citiman—I see you raise your own vegetables. Suburbanite—No! I simply plant a small garden so as to keep the chickens at home.

"Well, I told her she was the only woman I had ever loved." "You forgot that you were a widower." "By Jove! that's a fact."

Mrs. Malaprop—That's young Mr. Jenkins. He's engaged to be married, you know. Mrs. Gabble—Indeed! And is that the young woman with him now? Mrs. Malaprop—Yes; that's his fiasco.

Silas—So Zeke won't have anything but first-class literature? Cyrus—No. Why, he wouldn't even subscribe to a magazine because he saw "Entered as second-class matter" on the front page.

A BOX OF GOLD

OR, ONE NIGHT WITH A GHOST

By D. W. Stevens.

The scene opens upon the campus of a boarding-school for boys in Connecticut.

"I don't believe in ghosts."

The speaker was Joe Morton, a sturdy, blue-eyed scholar of the Fairfax Academy, and he stood, that gloomy June day, in the midst of a group of his classmates, on the ball-ground of the school-yard.

"I don't care whether you do or not," hotly retorted Arthur King, a broker's son, casting a contemptuous glance at Joe, for he despised young Morton, as he was the only child of very poor parents. "I was passing Captain Kidd's cavern down among the rocks on the shore of the Sound, and I heard a dreadful groan, the clanking of chains, and, looking around, there was the ghost of the pirate, which every one knows haunts the rocks near fisherman Bray's hut."

"What did it look like, Arthur?" asked one of the boys who believed in such things, in a low, awe-struck whisper.

"Look!" echoed King, emphatically, "why, it was a big, white object like an electric light, shaped something like a man with a sheet thrown over him, and its eyes were like two red balls of fire, while every time it shrieked at me I saw flames fly out of its mouth."

"Ugh!" cried every one shudderingly, except Joe.

"I think," said the poor scholar, "if you had caught hold of it you would have found it to be nothing but a man with a sheet over him, while the fire and brimstone you spoke about would only turn out to be the effect of your frightened imagination."

"Just listen to that smarty talk," scornfully said King, pointing at Joe, for he was exasperated by what Morton said. "It's all very well for him to stand here in broad daylight and put on that he is so brave and skeptical; but just let him go through what I did last night, and you'd see if he wouldn't run away from the ghost a good deal faster than I did."

"No, I wouldn't," stoutly asserted Joe. "If you want me to prove my unbelief in ghosts, why, I'll go to the haunted cave this evening and remain there all night long. How does that suit you?"

"I dare you to do it!" tauntingly said King.

"Very well. You and the fellows can see me attempt it to-night," said Joe, courageously, and the boys then all trooped back to the boarding school to prepare themselves for supper.

At nine o'clock that night, when every one in the Academy was supposed to be in bed, Joe and half a dozen of the boys quietly stole from the school and made their way toward the shore of the Sound, where the haunted cavern was.

Within a few minutes the boys came in sight of the rocks, and halted where they were, not caring to approach them any nearer.

Joe kept on, however, and called back cheerily to them:

"You can all see me go down into the cave from here, boys, so you'll know I ain't cheating; and if you'll stay here till six o'clock to-morrow morning, you'll see me return as safe and sound as ever."

Not waiting to hear their dubious comments the boy continued on, and presently reached the rough craggy rocks, the base of which was washed by the waters of the Sound.

There was a fisherman's shanty, some distance away from them, in which dwelt an old man named Peter Bray, who gained a meagre living by fishing and selling in the village what he caught.

He was an eccentric hermit, with gray mustache and side-whiskers, whom the boys detested, as he embraced every opportunity of doing them all the injuries he could, whenever they ventured down to the beach near the cave.

Joe stood looking down at the dark, silent hut, the seine-net,

broken oars, row-boat, and boxes and barrels scattered about, and then turned toward a large dark opening in the rock.

It was the entrance of an enormous cavern which bore the tradition among the surrounding old settlers of having once been a rendezvous of the celebrated pirate, Captain Kidd.

Very few people had ever explored it, as it had the reputation of being not only a dangerous hole, but also of harboring ghosts.

Joe lit a match in the cavern, to show his companions that he had really ventured into the cavern, and ignited a candle.

By this dim light he advanced into the aperture, and found himself in a natural corridor in the stone, with pools of rain water dotting the floor, and spider webs festooning the walls and ceiling.

Joe kept his eyes and ears wide open as he proceeded, and soon heard the muffled sounds of footsteps some distance ahead.

Upon reaching the end of the passage, Joe peered in, recoiled, and hardly suppressed a startled cry at what he saw.

Going through the cavern was the reputed ghost of the place.

It was a tall object, from which a red glow was emanating all over, in the form of a human being covered with a sheet.

"There was some truth in what Arthur King said, after all," the boy muttered, as he stared after the receding object, "yet if a ghost is supposed to know about everything that happens, how is it that this one don't know I am here watching him?"

Hardly had he done so, however, when the ground seemed to open and the ghost was swallowed up by it.

Joe paused, rubbed his eyes, looked again, and saw that it was gone.

Some doubts now began to creep into his mind, and he dashed forward toward the spot where the ghost vanished when he tumbled into a hole and landed on the bottom, flat on his back, with a shock that made him see stars and ache all over.

"It was into this confounded place the goblin jumped!" the boy ruefully muttered, as he arose and rubbed himself, "and there he is now."

A stony passage opened in the side of the hole Joe was in, and in this vault he saw the figure he was pursuing hurrying along.

He kept his eye upon the white and silent figure for several moments, and then, quick as a flash, the ghost disappeared.

A deathly silence prevailed for some time.

Joe dared not light his candle, for he knew its rays would betray him to the other, and a feeling of doubt and suspense began to assail him, when he suddenly caught the sound of stealthy footsteps close by, and heard a heavy sound of breathing.

This sound kept receding and died away.

If he remained where he was he would get caught, if this object were a human being, he reasoned, and he therefore moved quietly away, with the tables turned upon him, for instead of the ghost being hunted, it was hunting him.

With outstretched hands he reached a wall, and feeling his way along, his fingers soon encountered a deep fissure, into which he crept, and retreating to the back of it, he paused.

Joe sat down as quietly as a mouse and awaited developments.

He heard soft footfalls go by the fissure and scurry away in the gloom again in all directions, this proceeding continuing over an hour, and then a brilliant light flashed through the cave.

It appeared and disappeared with startling rapidity like the masking and unmasking of a powerful bull's-eye lantern, but not a sound was heard, nor could the boy see anybody.

The light finally disappeared, but after an interval a deep groaning resounded in the cavern, which finally turned into the wildest shrieking, a rattling sound like that of dry bones and the clanking of chains followed, and this was suddenly ended by a furious volley of reports, as if a dozen pistols were shot off.

"The ghost seems to imagine that he can scare me into mak-

ing a noise that will betray my whereabouts with those noises," the boy muttered, grimly; "but I ain't saying a word."

Deep silence then ensued, and several hours passed quietly by, Joe remaining snugly in the niche, feeling safe from intrusion, and satisfied to stay there till daylight and leave the spectre alone.

He became sleepy after awhile, and despite all his efforts to resist the feeling, he suddenly dozed off and fell into a deep sleep.

It did not last long, however, for he was presently awakened by feeling a cold, clammy hand moving over his face, and uttering a startled cry, he leaped to his feet, dashed forward, struck something, and tramping over it as it fell, he rushed out into the cavern.

It felt like a man's body.

Joe could not see where he was going, but he suddenly saw a bright glow ahead emanating from an ante-cavern, and plunging headlong into it, he gave one swift glance around, and then recoiled with a jet of burning steam pouring in his face.

The chamber, he saw, contained an illicit liquor distillery.

Out into the dark cavern he rushed once more, and there he saw the glaring body of the ghost Arthur King had described.

It was swiftly approaching him, and he rushed away at an angle, when the brilliant shaft of light emanating from the ghost now flashed out blindingly, and showed the boy a near-by well.

He ran toward it, grasped the rope, and down he went like a shot through the shaft, and landed with a splash in a pool of water at the bottom, which was deep enough to drown him.

He soon found that between the bottom of the well and the shaft down which he came there was a small cavern.

The boy hurried from the freezing cold water, and withdrawing his match-box, he ignited a lucifer, and glanced around.

To his surprise he saw that there was a large old-fashioned treasure-box standing against the wall filled with moldy coins, some of which were scattered on the ground in front of it.

The boy examined the money and found it was Spanish gold. "Good Lord!" he muttered, in amazement. "Judging by the ancient look of that box and its contents, this must be some of Captain Kidd's gold! It's worth a fortune, and—ha! Here comes the ghost!"

He had broken one of the buckets off in his descent, and he now heard the well-windlass creaking and saw the rope shaking.

He glanced hurriedly around, and seeing several fissures in the walls, plenty large enough to admit his body, he closed the box lid, dodged into one, and retreated as far as he could go.

Presently he saw the ghostly figure with its strange radiance coming down the line, and a moment afterwards the boy saw the queer object in the cavern.

Once more the brilliant flashes of light darted around the cavern, which the boy had seen above, and rested upon the treasure chest.

There it flickered and quivered awhile, and the spectre object suddenly glided toward the box, and came to a pause there.

Upon the ground there lay an old-fashioned hammer, among some scattered stones bordering the well bottom, and Joe saw the ghost pick it up and pound the lock hasp on the box.

This did not continue long before the ghost discovered that the lid was not secured, and he flung it up.

A cry of amazement and delight escaped the phantom.

It flung aside its outer covering, and to Joe's amazement, he saw that the spectre was nothing but Peter Bray, the ugly fisherman, carrying a red reflecting lantern under his sheet to illuminate it.

The old man dropped down on his knees in front of the box of gold, holding the hammer in one hand and the large lantern in the other, the light of which he flashed upon the coins.

With staring, eager eyes he gazed on the treasure, the shadow of his figure reflected up the cavern wall in back of him.

"So this is the ghost, eh?" muttered the concealed boy. "Now, I am more convinced than ever that there are no such things! This gold is mine by right of discovery, and the reason he has been playing on the superstition of every one to keep them away from here, is evident he wants to frighten people away, so they won't discover his moonshining work. Those flashes of light came from his lantern."

Joe crept from the fissure and made his way up behind Peter, when the old fisherman heard him, sprang to his feet and saw him.

"Ha!" he cried furiously. "It's one o' those cussed school-boys!"

"Yes, Peter Bray," replied Joe, undauntedly, now that he saw that he had a human being to deal with, "and I've found out to-night why you have been so anxious to keep people away from this place."

"Prying young hound!" yelled the old man, with a dark scowl. "So you have been a-spyin' on me, have you?"

"And that box of gold is mine, as I discovered it first!"

"Never!" roared the fisherman. "I won't let you leave this place to betray me to the authorities, or to lay claim to this gold!"

"What! Do you mean to hurt me?" demanded Joe.

"I'll kill you!" hissed the fisherman, thrillingly, as he set the lantern down.

His eyes were blazing like live coals, he crouched back shaking as if palsied, his fingers spread, his face convulsed, and his breath labored.

"We are alone here, all alone," he muttered in hoarse tones, "and no one will know what's become of you. My secret will be safe and the gold will come to me! Not a soul will know that old Peter Bray did this, and there's no escape and none to help you now."

He made a tigerish spring for Joe, with the hammer drawn back, but the boy nimbly dodged him, and the old man fell over the treasure box flat on his face on the ground.

He was stunned by his head striking against a stone, and as he lay inanimate the boy whipped out his pocket knife, and cutting off a piece of the well rope, he securely bound the man.

"That's the end of the ghost!" muttered Joe, triumphantly; "and now to get out of this stifling place!"

He left Peter lying on the ground and taking the lantern he made it fast to his own clothes, and climbed up the well rope.

The boy spent two hours hunting for the exit from the cavern, but finally emerged, just as daylight was breaking in the east.

His schoolmates were yet watching for his return, but the principal, having missed them from the dormitory, had come out and had just found them, when Joe appeared.

The boy explained what had befallen him, and concluded with:

"The reason Bray played the ghost trick to frighten people away was because he has got an illicit whisky distillery in the cave, and I discovered it. If you will come with me we will hoist up the gold and the old rascal, and then we can apprise the police."

The principal assented and they all returned to the cave.

Here they saw Peter Bray's distilling layout, and then they got the old man and the treasure out of the cavern.

The mystery of how the gold got there never came to light, but it was supposed to be some of Captain Kidd's treasure.

They were taken to the school in a wagon.

After that the authorities were told what happened, raided the distillery and convicted Bray on Joe's evidence.

The fisherman confessed that he never knew about the existence of the subterranean cavern and box of gold before.

From that time onward the ghost was never seen at the cavern again, and Joe found himself the hero of the school.

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